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BANCOHIO CORPORATION 1971 ANNUAL REPORT • THE OHIO NATIONAL BANK OF COLUMBUS •
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BANCOHIO CORPORATION

51 North High Street
Columbus, Ohio 43216

CONTENTS

Transfer Agent
THE OHIO NATIONAL BANK
of Columbus
51 North High Street
Columbus, Ohio 43216

BancOhio, Ohio's only \$2 billion multi-bank holding company, has grown rapidly in the last five years. This cover has been designed by Columbus artist Jack Bartholomew to show the increase in corporate assets and deposits as attributed to the 28 affiliated banks printed over the graph. BancOhio also acknowledges the fine quality of the entire report printed by Watkins Printing Co. of Columbus.

FOR THE YEAR	1971	1970	Increase (Decrease)
Consolidated Income before securities gains (losses)	\$ 14,239,147	\$ 15,097,206	\$ (858,059)
Per Share	2.34	2.49	(.15)
Consolidated Net Income	17,026,318	16,255,669	770,649
Per Share	2.80	2.68	.12
Cash Dividends	5,819,754	4,749,295	1,070,459
Per Share	.96	.92	.04

AT THE YEAR END

Assets	\$2,097,580,657	\$1,763,446,295	\$334,134,362
Deposits	1,829,186,727	1,533,902,432	295,284,295
Loans	926,123,821	823,186,741	102,937,080
Reserve for Loan Losses	18,168,713	17,497,992	670,721
Capital Funds Per Common Share:			
Book Value	24.89	23.18	1.71
Book Value plus Reserve	27.88	26.07	1.81

FINANCIAL HIGHLIGHTS

The shareholder letter of the 1970 Annual Report expressed BancOhio's dedication to the challenge of 1971. Despite the year's lackluster economic performance, your Corporation met that challenge and attained a major milestone in the holding company's 43-year history when its total assets passed the two-billion dollar mark. Today BancOhio Corporation ranks among the five largest corporations headquartered in Ohio.

Net income for 1971 was \$2.80 per share, as compared with \$2.68 in 1970, a per share increase of 4 per cent. For the sixth consecutive year BancOhio paid a four per cent stock dividend in addition to the cash dividends paid on outstanding common shares at the annual rate of \$1.00 per share.

During 1972, BancOhio's activity and growth will be diversified as a result of shareholder approval in 1971 to amend the Articles of Incorporation allowing your Corporation to engage in bank-related activities now permissible because of recent amendments to the Bank Holding Company Act. Since that time, BancOhio has organized a new subsidiary of the Corporation to be known as Ohio BancLease, Inc. This new company, which would be wholly-owned by BancOhio, has been designed to take advantage of the leasing opportunities made available through the new amendments. It is expected that regulatory approval will be received in time so that the

TO OUR SHAREHOLDERS:

new leasing company can begin operations during the first quarter of 1972.

Even as BancOhio entered the new year, its growth as a statewide organization continued. On January 6, 1972 The Peoples Bank, Thornville, was officially merged into The Perry County Bank, New Lexington, a BancOhio affiliate. The Peoples Bank operates as the Thornville Office of The Perry County Bank which now reports assets over \$17 million. Two days following the merger, The Stocksdale Plaza Office of The First National Bank of Marysville held its grand opening, bringing the number of offices operated by BancOhio affiliated banks to 133. The affiliations of The Niles Bank Company, Niles, The Central National Bank at Cambridge, The Ohio Savings and Trust Company, New Philadelphia, and the Community National Bank, Loveland, are currently pending. We anticipate that the Community National Bank, organized as a new national bank by Loveland community leaders, will be opened as a BancOhio affiliate in February, 1972.

Prior to December 31, 1971, two affiliations were consummated: The Adams Bank, Millersburg, in May; and The Citizens Banking Company, Perrysburg, in June. In addition, throughout the BancOhio system four new offices were opened, three new buildings for existing offices were completed, two affiliated banks installed pneumatic tube drive-in

facilities and one major remodeling was completed. Announcing capital expansion plans during 1971 were The Farmers and Merchants Bank of Logan, The Ohio State Bank, Columbus, and The National Bank of Portsmouth. BancOhio is pleased to be able to report these expansions during 1971 and proud of the additional service and customer convenience made possible through these capital expenditures.

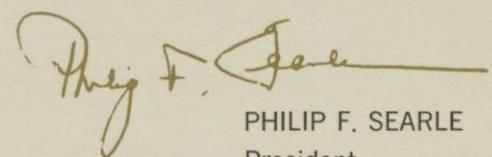
As the largest multi-bank holding company in Ohio, one of the fastest growing markets in the country, BancOhio has taken special interest in the economic events of 1971. A general sluggishness in business activity and the resultant softening in interest rates accompanied by the inflationary price trend and its effect on operational costs brought pressures upon affiliate bank earnings throughout the year. Special profit planning programs were initiated in each affiliate to improve operational efficiency without sacrificing customer service.

Recent economic surveys in the business community predict an increase in economic activity for 1972. Accompanied by a general improvement in the confidence of the business and the consumer sectors, a renewed thrust in the economy could stimulate a rise in interest rates. The Committee on Interest and Dividends, however, through utilization of voluntary techniques, will maintain pressure to prevent loan rates

from rising markedly from current levels. Earnings projections for 1972 hinge upon the degree of recovery in economic activity, the reduction in unemployment, and the control of the inflationary spiral. The critical problem for the nation's financial planners will be to encourage an expansionary economy while combatting the upward pressure on short term rates without effecting too rapid a monetary expansion.

Despite these areas of uncertainty, BancOhio expects to experience an increase in earnings over the next year.

As another year begins, BancOhio makes a two-fold dedication: to the customers of all BancOhio affiliates, the continuing improvement of banking services; to our shareholders, a profitable performance during 1972, worthy of a two-billion dollar corporation.



PHILIP F. SEARLE
President
February 16, 1972

EARNINGS

For the twelve months ending December 31, 1971, BancOhio Corporation reported consolidated net income, after securities gains, of \$17,026,318 or \$2.80 per average common share compared to \$16,255,669 or \$2.68 per share in 1970. Consolidated income before securities gains for the year 1971 was \$14,239,147 compared to \$15,097,206 in 1970. Net income per share, before securities gains, based on the average number of shares outstanding, was \$2.34 in 1971 and \$2.49 in 1970. These figures, adjusted for the stock dividend paid by BancOhio in December, 1971, have been computed on the basis of shares outstanding for both years, 6,084,148 shares on December 31, 1971 and 6,057,475 on December 31, 1970.

Several economic factors contributed to the six per cent decrease in income before securities gains. Rates of interest paid by the affiliated banks on time and savings deposits did not decline as rapidly as did the rates of interest banks received on loans and for investments, particularly during the first quarter. In addition, the Corporation experienced a steady increase in operating overhead, in part due to the inflationary pressures in the economy during 1971.

Consolidated gross operating income increased to \$109,699,916 for the year 1971 compared to \$99,112,268 in 1970. The principal source of increase was interest and dividends on securities. Operating expenses reached \$93,399,979 in 1971 for a 16 per cent increase over the 1970 total of \$80,386,465. As in 1970, all items of expense rose during the year with the largest increase, as expected, in interest paid.

ACCOUNTING CHANGES

In 1971 the Securities and Exchange Commission adopted amendments to its regulation under the Securities Exchange Act of 1934 requiring financial statements filed by bank holding companies to carry an auditor's certification covering both the parent and subsidiaries for periods ending after November 30, 1971. In the past banks have been exempt from the filing requirements because they were regulated by other federal agencies, but the Securities and Exchange Commission now requires banks and bank holding companies to follow reporting standards similar to other corporations. The opinion of our independent auditors for 1971 covers both the parent company and subsidiaries, and consolidated financial statements are presented for the first time in lieu of presenting separate financial statements for BancOhio Corporation (parent company only) and Banks Affiliated with BancOhio Corporation, as in 1970's Annual Report.

DIVIDENDS

During 1971, four quarterly cash dividends of 25 cents per share were paid with a 4 per cent stock dividend paid to shareholders in December, 1971. Total cash dividends per com-

mon share, adjusted for the stock dividend, were 96 cents in 1971 compared to 92 cents in 1970. Total cash disbursements in 1971 were \$5,819,754 compared to \$4,749,295 in 1970.

CAPITAL FUNDS

On December 31, 1971 capital funds totaled \$151,442,538 or \$24.89 per common share compared to \$140,421,388 or \$23.18 per common share on December 31, 1970. Combined capital, surplus and loan reserves now equal \$27.88 per share compared to \$26.07 on December 31, 1970.

BancOhio acquired all of the outstanding capital stock of The Adams Bank, Millersburg, and of The Citizens Banking Company, Perryburg, in exchange for 18,000 and 47,687, respectively, of the Corporation's common shares during 1971.

Common stock outstanding was also increased by the issuance of 234,005 shares as a result of the 4 per cent stock dividend declared in November, 1971, and the issuance of 26,673 additional shares in connection with the affiliation of the Akron National Bank and Trust Company.

LOANS

The consolidated loan accounts of the subsidiary banks totaled \$926,123,821 on December 31, 1971 for an increase of \$102,937,080 over the 1970 total of \$823,186,741. Although total loans increased 12.5 per cent, income on these loans increased only 3.4 per cent from \$65,564,779 to \$67,847,097.

The growth of instalment loans throughout BancOhio affiliated banks increased 13.6 per cent during the year, compared to a gain of 4.1 per cent from 1969 to 1970. This rise, despite the slowdown in consumer spending in 1971, reflects the increased emphasis by all affiliates placed on the higher-yielding instalment loans, a direction which will continue in 1972.

INVESTMENTS

The combined investment accounts totaled \$880,823,135 at year-end 1971 as compared to \$619,636,136 on December 31, 1970. The increase of \$261,186,999 was mainly due to additions in the U.S. Government securities account.

Record bond profits were realized by the affiliated banks in 1971. Bond profits before taxes totaled \$5,338,171. Bond profits after taxes totaled \$2,787,171 adding 46 cents to per share earnings after taxes. Interest earned on the combined investment account amounted to \$32,519,027 in 1971 compared to \$26,065,468 in 1970.

DEPOSITS

Total deposits of the affiliated banks at year-end 1971 were \$1,829,186,727 compared to \$1,533,902,432 on December 31, 1970. The ratio of interest-bearing time and savings deposits to total deposits continued to increase, consistent with the trend throughout the bank-

FINANCIAL SUMMARY

ing industry. The ratio for BancOhio increased from 51 per cent on December 31, 1970 to 56 per cent on December 31, 1971.

CAPITAL EXPENDITURES

The efforts by BancOhio affiliated banks to provide complete and modern banking services require a continuing program of additions and improvements to the banking offices. During 1971, the Sharon Woods and the South Hamilton Road Offices of The Ohio National Bank were completed and placed into operation. In addition, Ohio National moved the Henderson Road Office into a new building located near the former branch site in the Northwest Center shopping area. Akron National Bank and Trust Company also opened two new branch offices in 1971, the Fairlawn Office and the Clarkins North Office. In February, 1971, The First National Bank of Cadiz held a grand opening celebration for its new Main Office building located on South Main Street. In the fall of 1971, The First National Bank of Springfield transferred the New Carlisle Office operations from temporary quarters into a permanent modern structure.

In May, more than 500 attended the open house ceremonies at The First National Bank of Washington Court House following completion of extensive remodeling of the Main Office. Two BancOhio affiliates, The Citizens National Bank in Zanesville, and The Community Bank, Napoleon, completed installation of pneumatic tube drive-in facilities during 1971. The First National Bank of Chillicothe installed a similar system at the Zane Plaza Office in 1970.

The year 1972 has already marked the opening of a new branch office for The First National

Bank of Marysville. Its Stocksdale Plaza Office was placed into operation on January 8. During the coming year, the Operations Center of The Ohio National Bank of Columbus will be completed. The \$7 million project has been designed to service the data processing needs of Ohio National Bank, correspondents of Ohio National and the BancOhio affiliated banks. Other major constructions slated for completion in 1972 are the new Main Office of The Farmers and Merchants Bank of Logan, the Granville Office of The First National Bank of Newark, and the Dublin and the Worthington Offices of The Ohio State Bank. The Ohio State Bank will also place the New Albany Office into operation in temporary quarters until building plans can be completed.

PERSONNEL

The rapid growth of BancOhio Corporation in recent years is the mark of experienced leadership and dedicated employees who now number 3,589. Within the system, 28 officers were promoted during the year and 49 employees were elected as new officers, bringing the total of officers of BancOhio and the affiliated banks to 430. Of significance to BancOhio were the elections of Shirley I. Brightwell as assistant treasurer, the first woman to serve as an officer of the Corporation, Ken K. Feinthal, Bank Affiliations, to vice president, and John Grace to investment officer.

During 1971, Edward A. Hanf, a 40-year corporate employee, retired as senior vice president and treasurer of BancOhio. He continues to serve as a member of the Corporation Board of Directors. Following Mr. Hanf's retirement, John L. Burgoon, vice president and secretary,

was elected to senior vice president, secretary and treasurer.

It is with regret that the Corporation reports the loss of a valued member of the BancOhio staff, William J. Schmitzer, vice president, who died on September 19, 1971.

Senior management appointments in the banks were:

Kenneth Snyder, president and chief executive officer of The First National Bank of Delaware succeeding **Alfred F. Myers**, deceased, January, 1971.

Joseph M. Hartman, president and chief executive officer of The Hocking Valley National Bank of Lancaster succeeding **T. E. Penning**, elected vice president, Corporate Development, for BancOhio.

William J. Merz, president and chief executive officer of The Community Bank, Napoleon, succeeding **L. R. Bowers**, elected Chairman of the Board.

Donald E. Jacoby, president and chief executive officer of The First National Bank of Newark succeeding **Philip B. Young**, elected Chairman of the Board and senior trust officer.

BANKING SERVICES

During 1971, a small scale computer was installed in an office of The Ohio State Bank. The computer transmits daily demand deposit accounting input to the central computer complex, several miles away, by telephone line. The computer operation at the bank has speeded the flow of work and has given the Corporation basic in-house experience with remote entry and data transmission. The BancOhio Long Range Study Group, begun in 1971, has been studying the expansion and refinement of data processing programs throughout the BancOhio system.

EXPANSION ACTIVITIES

Nineteen-seventy-one was an extremely active year for BancOhio. In January the Corporation announced the proposed affiliation of The Adams Bank, Millersburg. During the summer, both The Adams Bank and The Citizens Banking Company, Perrysburg, became affiliated with the Corporation.

Three additional banks accepted BancOhio's proposal to affiliate during the year: The Niles Bank Company, Niles; The Ohio Savings and Trust Company, New Philadelphia; and The Central National Bank at Cambridge.

Historically, multi-bank holding companies in Ohio have expanded largely through the affiliation of existing banks, although BancOhio has also expanded through obtaining new bank charters. During 1971, the Corporation cooperated with local incorporators in establishing a new national bank in Loveland, Ohio. Necessary regulatory approvals have been obtained, and James E. Supinger, president of Community National Bank, Loveland, anticipates that the bank will open for business late in February.

Also in January, 1972, the merger of The Peoples Bank, Thornville, with the Perry County Bank, New Lexington, was consummated.



Work began in January, 1972 on this new two-story building which will house the Main Office facilities of Logan's Farmers and Merchants Bank. The modern, 15,000 square foot structure will be located on the west side of Worthington Park in Logan.

BANCOHIO CORPORATION

CONSOLIDATED BALANCE SHEET

December 31,
1971 1970

ASSETS

Cash and due from banks	\$ 241,425,067	\$ 264,892,311
Securities (Note 2):		
United States Treasury	487,547,414	241,196,651
State and municipal obligations	288,426,183	281,840,844
Other securities	104,849,538	96,598,641
Total Securities	<u>880,823,135</u>	<u>619,636,136</u>
Federal funds sold	2,000,000	15,750,000
Loans	926,123,821	823,186,741
Banking premises and equipment (Note 3)	32,640,659	26,026,163
Interest receivable	12,293,051	10,711,408
Other assets	2,274,924	3,243,536
	<u>\$2,097,580,657</u>	<u>\$1,763,446,295</u>

LIABILITIES AND STOCKHOLDERS' EQUITY

Demand deposits	\$ 804,823,454	\$ 751,349,053
Time deposits	1,024,363,273	782,553,379
Total deposits	<u>1,829,186,727</u>	<u>1,533,902,432</u>
Unearned loan income	39,757,896	34,058,190
Funds borrowed	44,137,030	23,665,840
Interest, taxes and other liabilities	13,730,266	12,350,888
Total liabilities	<u>1,926,811,919</u>	<u>1,603,977,350</u>
Reserves for possible loan losses (Note 5)	18,168,713	17,497,992
Minority interest in subsidiary banks	1,157,487	1,549,565
Stockholders' equity—		
Capital stock (Note 6):		
Preferred stock—\$100.00 par value, 200,000 shares authorized, none issued	—	—
Common stock—\$6.66-2/3 par value, 10,000,000 shares authorized, 6,084,148 shares issued and outstanding (5,823,470 in 1970)	40,561,006	38,823,144
Capital surplus	71,393,243	66,447,925
Retained earnings	39,488,289	35,150,319
	<u>151,442,538</u>	<u>140,421,388</u>
	<u>\$2,097,580,657</u>	<u>\$1,763,446,295</u>

BANCOHIO CORPORATION

CONSOLIDATED STATEMENT OF INCOME

Year ended December 31,
1971 1970

Operating income:

Interest on loans	\$ 67,847,097	\$65,564,779
Interest on:		
United States Treasury	13,118,483	9,857,145
State and municipal obligations	12,368,127	11,687,975
Interest and dividends on other securities	7,032,417	4,520,348
Service charges on deposit accounts	3,589,695	3,230,819
Other operating income	5,744,097	4,251,202
	<u>109,699,916</u>	<u>99,112,268</u>

Operating expenses:

Interest	45,862,015	38,218,499
Salaries and retirement benefits	23,978,646	22,306,743
Depreciation	1,714,314	1,713,017
Provision for loan losses (Note 5)	1,215,875	911,004
Taxes, other than income taxes	4,396,510	3,687,525
Other operating expenses	16,232,619	13,549,677
	<u>93,399,979</u>	<u>80,386,465</u>

Operating income less operating expenses	16,299,937	18,725,803
Applicable income taxes (including \$887,000 deferred in 1971 and \$553,000 in 1970)	1,903,000	3,428,000
Income before securities gains	<u>14,396,937</u>	<u>15,297,803</u>
Minority interest	157,790	200,597
Consolidated income before securities gains	<u>14,239,147</u>	<u>15,097,206</u>
Securities gains, less related income tax of \$2,551,000 in 1971 and \$1,097,000 in 1970	2,787,171	1,158,463
Consolidated net income	<u>\$ 17,026,318</u>	<u>\$16,255,669</u>

Earnings per common share:

Income before securities gains	\$2.49	
Securities gains	.19	
Net income	<u>\$2.68</u>	
	\$2.34	
	.46	
	<u>\$2.80</u>	

BANCOHIO CORPORATION

CONSOLIDATED STATEMENTS OF RETAINED EARNINGS AND CAPITAL SURPLUS

Year ended December 31,
1971 **1970**

Retained earnings:

Balance at beginning of year (including \$442,029 and \$364,307 applicable to pooled subsidiaries)	\$35,150,319	\$30,135,119
Consolidated net income	17,026,318	16,255,669
Dividends		
Stock—4%	(6,243,253)	(5,296,441)
Cash—\$.96 a share (\$.92 in 1970)	(5,819,754)	(4,749,295)
Pooled subsidiaries prior to acquisition	(39,300)	(614,286)
Transfer to reserve for loan losses	(740,259)	(571,515)
Other adjustments	154,218	(8,932)
Balance at end of year	<u>\$39,488,289</u>	<u>\$35,150,319</u>

Capital surplus:

Balance at beginning of year (including \$936,764 and \$836,764 applicable to pooled subsidiaries)	\$66,447,925	\$62,323,450
Stock dividend	4,683,211	4,024,475
Other adjustments	262,107	100,000
Balance at end of year	<u>\$71,393,243</u>	<u>\$66,447,925</u>

CONSOLIDATED STATEMENT OF SOURCES AND APPLICATIONS OF FINANCIAL RESOURCES

Year ended December 31,
1971 **1970**

Sources:

Net income	\$ 17,026,318	\$ 16,255,669
Charges to income not requiring a current cash outlay	3,817,189	3,177,021
Funds provided from operations	20,843,507	19,432,690
Increase in deposits	295,284,295	197,161,040
Decrease in cash and due from banks	23,467,244	
Decrease in federal funds sold	13,750,000	18,975,000
Increase in funds borrowed	20,471,190	
Other, net	4,495,707	921,014
	<u>\$378,311,943</u>	<u>\$236,489,744</u>

Applications:

Increase in loans	\$102,937,080	\$ 29,165,332
Increase in investment securities	261,186,999	142,972,651
Additions to banking premises and equipment, net	8,328,810	7,879,387
Cash dividends	5,859,054	5,363,581
Increase in cash and due from banks	17,193,275	
Decrease in funds borrowed	33,915,518	
	<u>\$378,311,943</u>	<u>\$236,489,744</u>

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

Note 1—Principles of Consolidation

The accompanying financial statements include the accounts of BancOhio Corporation and all of its banking affiliates.

In 1971, the Corporation acquired all of the outstanding capital stock of The Citizens Banking Company and The Adams Bank in exchange for 47,687 and 18,000 shares, respectively, of the Corporation's common stock. These transactions have been accounted for as poolings of interest and, accordingly, the financial statements have been restated to include the acquired banks for both periods.

Note 2—Securities

Investment securities are carried in the consolidated balance sheet at cost, adjusted for amortization of premiums. Trading account securities of \$1,396,188 are carried at the lower of cost or market.

The estimated market value of all securities at December 31, 1971 was as follows:

United States Treasury	\$485,300,000
State and municipal obligations	288,800,000
Other securities	103,900,000
	<u>\$878,000,000</u>

Note 3—Banking Premises and Equipment

Banking premises and equipment are stated at cost, less accumulated depreciation and amortization as follows:

	December 31,	1971	1970
Land			
Buildings and improvements		\$10,940,473	\$ 9,451,340
Equipment		28,755,398	22,929,468
		8,279,790	7,642,482
		<u>47,975,661</u>	<u>40,023,290</u>
Accumulated depreciation and amortization		15,335,002	13,997,127
		<u>\$32,640,659</u>	<u>\$26,026,163</u>

Depreciation and amortization are computed principally on the sum of the years-digits method over the estimated useful lives of the assets.

Note 4—Assets Pledged

Securities and other assets carried in the consolidated balance sheet at \$460,891,617 on December 31, 1971 were pledged to secure public deposits and for other purposes, as required by law.

Note 5—Reserves for Possible Loan Losses

The provision for loan losses charged to operating expense by the affiliated banks is an amount equivalent to

a five-year average ratio of losses computed on the basis of net charge-offs to total loans outstanding. The additional amount transferred from retained earnings is generally based upon the maximum allowed for tax purposes.

A summary of the transactions in the reserves for loan losses for 1971 and 1970 follows:

Balance at beginning of year (including \$203,413 and \$202,252 applicable to pooled subsidiaries)	1971	1970
	<u>\$17,497,992</u>	<u>\$17,303,496</u>
Add:		
Provision charged to operating expense	1,215,875	911,004
Transferred from retained earnings	740,259	571,515
Deferred tax charged against income	683,315	517,356
	<u>20,137,441</u>	<u>19,303,371</u>
Deduct—losses charged to reserves less recoveries of \$734,961 and \$617,899	1,968,728	1,805,379
Balance at end of year	<u>\$18,168,713</u>	<u>\$17,497,992</u>

For accounting purposes, \$14,332,983 of the reserve at December 31, 1971 is available for absorbing loan losses, being the balance in the reserve at that date, less \$3,835,730 of transfers from retained earnings and deferred tax charges since December 31, 1968.

Note 6—Capital Stock

The increase in capital stock results from the issuance of 234,005 shares as a result of the declaration of a four percent stock dividend in November, 1971 and the issuance of 26,673 additional shares in connection with the 1970 acquisition of Akron National Bank and Trust Company.

At December 31, 1971 there were 289,536 shares of common stock subject to issuance in connection with the proposed acquisitions of four banks.

Note 7—Pension Plans

Substantially all employees of the Corporation and the affiliated banks are eligible to participate in non-contributory trustee pension plans. Payments to the trusts and pension expense for the year, which include amortization of prior service costs over approximately ten years, total \$1,135,000 (1970—\$1,238,000).

Note 8—Lease Commitments

Operating expenses include approximately \$809,000 in 1971 and \$715,000 in 1970 relating to rentals under lease of banking premises by affiliates. Lease periods extend up to 1994.

To the Shareholders and the Board of Directors
of BancOhio Corporation

January 14, 1972

In our opinion, the accompanying consolidated balance sheet, the related consolidated statements of income, retained earnings and capital surplus and the statement of sources and applications of financial resources, present fairly the consolidated financial position of BancOhio Corporation at December 31, 1971 and the results of its operations and the sources and applications of financial resources for the year in conformity with generally accepted accounting principles consistently applied. Our examination of these statements was made in accordance with generally accepted auditing standards and accordingly included such tests of the accounting records and such other auditing procedures as we considered necessary in the circumstances.

We did not examine the consolidated financial statements for the year 1970 and accordingly do not express an opinion on them.

CONSOLIDATED TEN YEAR FINANCIAL SUMMARY

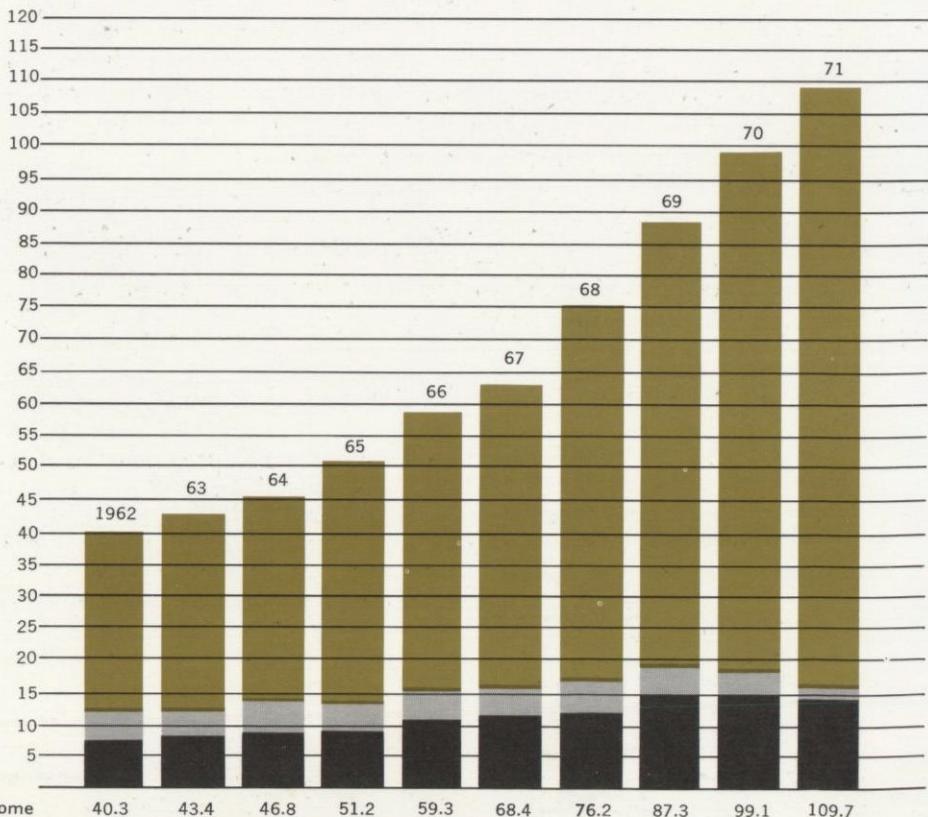
Financial Results (in thousands)		1962
Operating income		\$ 40,271
Operating expense		27,125
Income tax on operating income		5,106
Minority interest		144
Consolidated income before securities gains (losses)		7,896
Securities gains (losses) less related tax		(277)
Consolidated net income		7,619
 Gross loans		394,044
U.S. Treasury securities		258,830
State and municipal obligations		109,069
Other securities		44,409
Total assets		993,670
Deposits		875,154
Loan loss reserve		8,636
Capital and surplus		74,730
 Earnings, Dividends and Book Value (per share)		
Consolidated income before securities gains (losses)		1.33
Consolidated net income		1.28
Cash dividends		.44
Stock dividends		6%
Book value at end of year		12.56
 Miscellaneous		
Number of employees		1,837
Number of banking offices		62
Number of stockholders		6,001

BANCOHIO CORPORATION AND SUBSIDIARY BANKS

FINANCIAL RESULTS

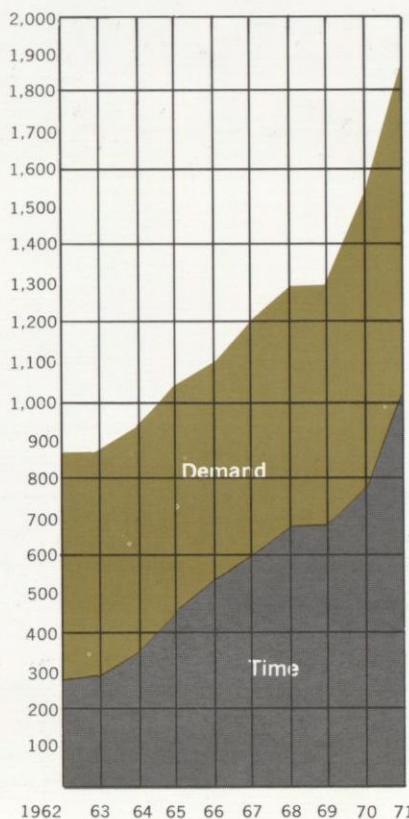
MILLIONS OF DOLLARS

Operating Expenses Income Taxes Consolidated Income

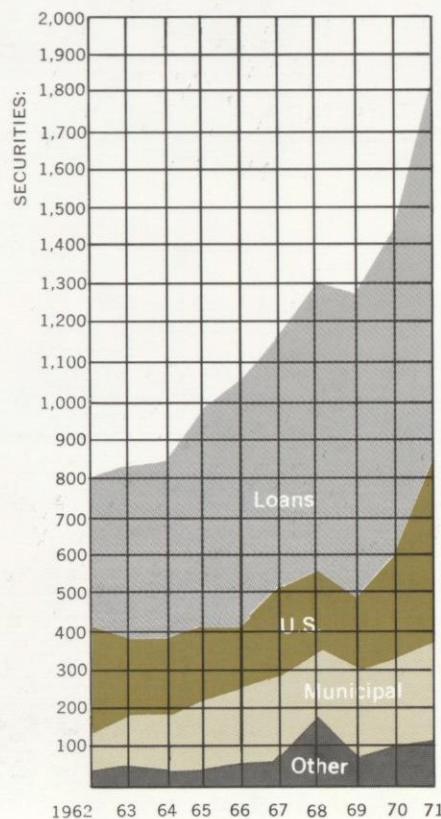


1963	1964	1965	1966	1967	1968	1969	1970	1971
\$ 43,370	\$ 46,752	\$ 51,178	\$ 59,312	\$ 68,359	\$ 76,152	\$ 87,320	\$ 99,112	\$ 109,700
30,057	31,807	37,373	43,296	51,440	58,341	68,145	80,386	93,400
5,014	5,495	4,272	4,684	4,280	4,111	4,160	3,428	1,903
152	133	135	168	195	167	193	201	158
8,147	9,317	9,398	11,164	12,444	13,533	14,822	15,097	14,239
406	(453)	(433)	(587)	300	(650)	(322)	1,158	2,787
8,553	8,864	8,965	10,577	12,744	12,883	14,500	16,255	17,026
443,545	473,099	567,280	642,477	644,254	732,010	793,984	823,187	926,124
216,132	203,777	193,958	165,460	235,002	201,174	159,178	241,197	487,547
130,518	148,950	188,285	207,550	243,615	278,810	275,157	281,841	288,426
48,257	32,142	30,405	41,403	42,720	83,014	39,313	96,599	104,850
1,004,886	1,064,074	1,188,510	1,286,107	1,433,061	1,527,183	1,599,290	1,763,446	2,097,581
883,550	934,687	1,034,497	1,107,084	1,226,192	1,331,809	1,336,740	1,533,902	1,829,187
9,388	9,982	11,719	13,959	14,561	16,012	17,303	17,498	18,169
80,606	86,281	95,182	101,193	112,976	120,790	130,011	140,421	151,443
1.37	1.57	1.56	1.85	2.06	2.24	2.45	2.49	2.34
1.44	1.49	1.49	1.75	2.11	2.14	2.39	2.68	2.80
.47	.51	.55	.61	.71	.85	.88	.92	.96
5%	6%		4%	4%	4%	4%	4%	4%
13.55	14.50	15.78	16.77	18.72	20.02	21.46	23.18	24.89
1,955	2,014	2,062	2,157	2,257	2,347	2,718	3,464	3,589
68	71	78	81	86	88	95	124	131
6,309	6,764	7,117	7,750	8,227	8,736	9,254	11,385	11,843

TOTAL DEPOSITS
MILLIONS OF DOLLARS



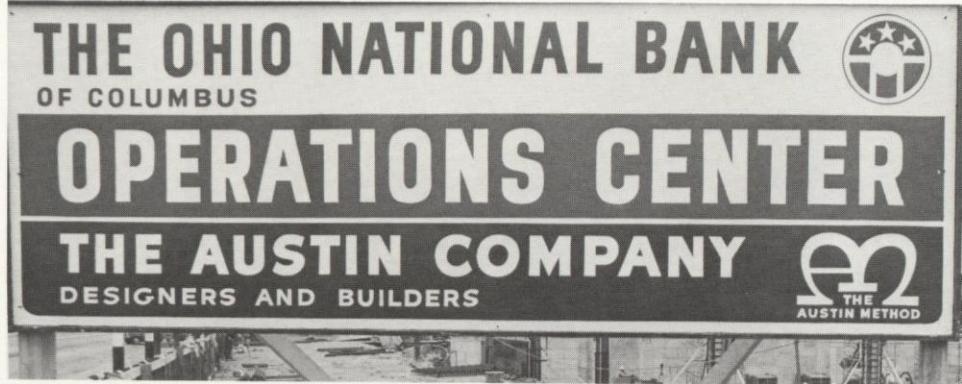
EARNING ASSETS
MILLIONS OF DOLLARS



Dollar amounts in the consolidated ten-year financial summary have been restated to include pooled companies for all years.

The accrual method of accounting was adopted in 1967. Amounts as reported for prior years have not been restated. This change did not have a significant effect on net operating income or capital and surplus in the year of change.

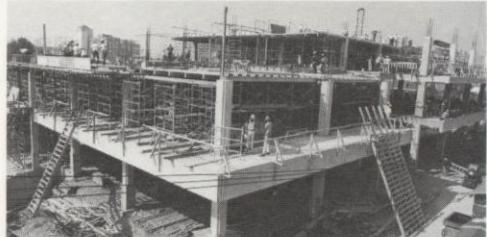
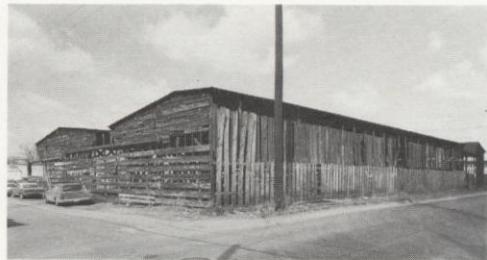
Per share amounts of consolidated income are based on average shares outstanding during each year. All per share amounts are adjusted to reflect the 3 for 1 stock split effective January 4, 1966 and stock dividends.



BANCOHIO CORPORATION

PICTURES OF THE OPERATIONS CENTER on this page can only tell part of the story. The wood frame structure was cleared from the property at 770 West Broad Street for the March 30, 1971 groundbreaking (middle right). Pictured at the ceremony are Curtis Wilcox, retired senior vice president, and Walter C. Mercer, president, both of the Ohio National Bank, and Preston Wolfe, director of BancOhio Corporation. The other pictures show the stages of construction to near completion (bottom right). Plans for the ultramodern, four-story Center include the West Side Branch of The Ohio National Bank, employee center, and computer and data processing machinery. Sophisticated electronic equipment will process items such as demand deposits, savings deposits, consumer credit, Master Charge, trust services, consumer credit and mortgage loans for all offices operated by BancOhio affiliated banks.

The most recent development in the \$7 million project was approval to build a heliport atop the Operations Center. This will be the first heliport built by a bank for its use in the State of Ohio. The expected routine use of helicopters will be for transfer of certain documents. As the helicopter use expands, bank executives will be able to be flown in from the affiliated banks around Ohio into corporate headquarters in Columbus.





SOUTH HAMILTON ROAD OFFICE—Branch Manager George Simcox awaits the first customers with the staff of the South Hamilton Road Office prior to the opening of the new branch in June. The office is located in the rapidly growing area surrounding the Eastland Shopping Center. Earlier in the year, Ohio National held a grand opening for the Sharon Woods Office located on the north side of Columbus. A new office building for the existing Henderson Road Office was also opened in 1971. During the year, Ohio National received approval to install a heliport at the new Operations Center slated for completion during 1972. The Center will be used by all BancOhio affiliated banks.

THE OHIO NATIONAL BANK

OF COLUMBUS

Organized 1888—32 Offices



WALTER C. MERCER
President and Chief
Executive Officer

OFFICERS

Chairman of the Board

L. A. STONER

President and
Chief Executive Officer

WALTER C. MERCER

Executive Vice President

BROOKS P. JULIAN

Senior Vice Presidents

WILLIAM O. ANDERSON
ROBERT E. MATHEWS

PHILIP F. SEARLE

Vice President and Cashier

RAYMOND R. STEEN

Vice Presidents

CHARLES E. ALLEN

ROBERT A. BASEHART

GORDON K. CAMPBELL

CLYDE L. ECKARD

RAYMOND J. EYERMAN

ROBERT FEIKE

JAMES L. FOREMAN

JAMES F. GOODY

CARL GRAF

W. STANLEY GRAVES

FORREST HENLEY

FRANK HORVATH

DONALD S. HOWLAND JR.

ROBERT KNEISLEY

JAMES MOLLICA

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS
1971	\$1,038.6	\$893.0	\$419.6	\$ 75.4
1970	833.7	706.8	372.8	70.1
1969	756.9	604.7	375.2	65.0
1968	730.6	633.4	341.3	60.6
1967	693.9	588.9	295.0	56.9

HARRY E. RICHTER
C. DONN SCHNEIDER
GLENN SCHWEMLEY
C. ROBERT STALTER
FREDERICK F. STALTER
E. DON TRUBEE
ARTHUR Y. WHARTON
WILLIAM B. WOLFE

Manager International Division
WALTER W. BIRGE

Trust Division

HENRY C. RUEGG
Vice President and Chief
Trust Officer

Senior Trust Officers

ROBERT H. BARTHOLOMEW
Vice President
ROBERT J. MURPHY

DIRECTORS

ANTHONY J. BARRY
President, Barry Equipment Co.

LOUIS P. BENUA
President and Treasurer,
EBCO Manufacturing Co.

WALTER ENGLISH
President,
The Walter English Company

JOHN B. GERLACH
President, Lancaster Colony
Corporation

D. THOMAS HAYWARD
President,
Hayward Distributing Co.

GEORGE J. HEER, M.D.
Surgeon

BROOKS P. JULIAN
Executive Vice President

W. FRED LAIRD
President,
Columbia Gas of Ohio, Inc.

WILLIAM E. MacDONALD
Vice President,
Ohio Bell Telephone Co.

JAMES H. MANECKE
President, Ranco Inc.

RAYMOND E. MASON JR.
President, Columbus Truck
and Equipment Co., Inc.

ROBERT E. MATHEWS
Senior Vice President

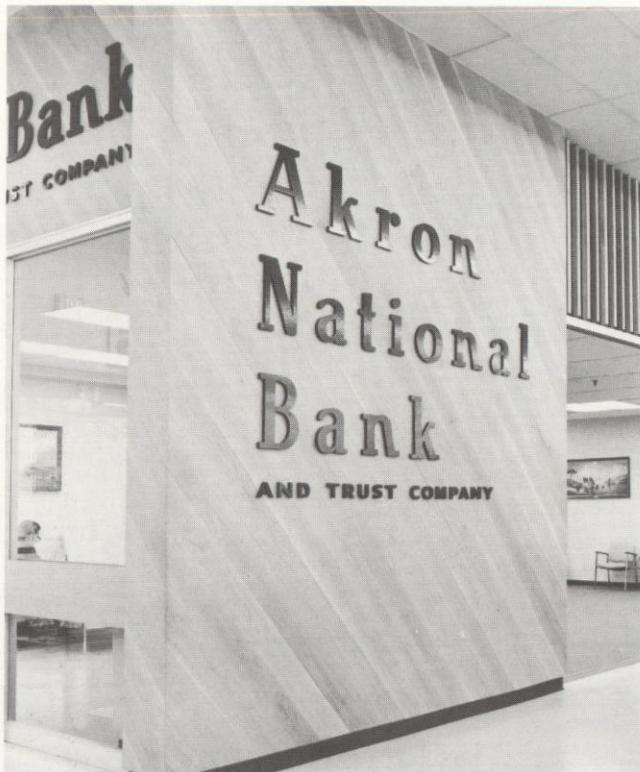
WALTER C. MERCER
President and Chief Executive
Officer

HERBERT H. SCHIFF
Chairman of the Board,
Shoe Corporation of America

L. A. STONER
Chairman of the Board

MELVIN E. THARP
Vice President and Advertising
Director,
Dispatch Printing Co.

CURTIS G. WILCOX
Retired Senior Vice President



CLARKINS NORTH OFFICE
—August 30 marked the opening of Akron National's 18th branch office and the second branch in a Clarkins Shopping Center. The Clarkins North Office (shown here) reflects the adaptation to modernized banking habits as shopping baskets filled with groceries, toys, appliances and children can be found during banking hours next to the tellers' windows and at loan desks. Earlier during the year, Akron National opened another branch office at Fairlawn. It was with deep regret on April 24 that the friends and co-workers noted the death of M. S. Richardson, past chairman and chief executive officer of Akron National Bank.

AKRON NATIONAL BANK AND TRUST COMPANY

Organized 1900—18 Offices



VINCENT H. JOHNSON
Chairman of the Board and
Chief Executive Officer

OFFICERS

Chairman of the Board and
Chief Executive Officer

VINCENT H. JOHNSON

President and General
Administrative Officer

R. A. BROWNSWORD

Senior Vice Presidents

WILLIAM ALLEN

Marketing

J. R. CHENOT

Operations

J. C. KERN

Commercial Division

F. D. SPANGENBERG

Finance Officer

Vice Presidents

GEORGE A. BOCK

CHARLES E. BOOTH

JOHN O. CONRAD JR.

VINCENT A. DIGIROLAMO

FRANK W. EPPERSON

ROBERT D. HIBBS

L. M. HOUGER

W. CLYDE KISTLER

STEPHEN J. KOHN

HARVEY C. KROEGER

E. L. NAHER

ROLAND OSBORN

KURT W. OTTIGER

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1971	\$279.3	\$243.9	\$157.1	\$17,716
1970	235.1	205.3	142.5	16,630
1969	221.1	193.4	129.6	15,579
1968	210.1	186.5	117.2	14,373
1967	200.5	178.0	101.7	13,447

Trust Division

G. VERNON OWEN JR.

Vice President, Executive Trust

Officer and Secretary

THOMAS D. REINHOLD

Vice President, Trust Officer

and Assistant Secretary

Banking Division

G. D. POPLOS

Cashier

DIRECTORS

R. A. BROWNSWORD

President and General
Administrative Officer

J. R. CHENOT

Senior Vice President

ROBERT H. COLLACOTT

President,
Jos. Dyson and Sons, Inc.

HUGH M. COLOPY

Buckingham, Doolittle and
Burroughs, Attorneys

RICHARD W. CORNS

GEORGE W. CROUSE JR.

JOSEPH H. DARRAH

President, MacAllied Tool Corp.

MAURICE G. EVANS

President, Wm. H. Evans and
Sons Company

JOHN L. FEUDNER JR.

Chairman of the Board,
The M. O'Neill Company

VINCENT H. JOHNSON

Chairman of the Board and
Chief Executive Officer

BYRON H. LARABEE

DONALD C. MELL

Chairman, Fairlawn Supply and
Concrete Co.

JAMES H. MILLER

Vice President—Finance, The
General Tire and Rubber Co.

JOHN E. MITCHELL

President and Chief Executive
Officer, Massey-Ferguson
Inc., and Massey-Ferguson
Industries Ltd.

JAMES H. NOBIL

Vice President,
Summit Properties Inc.

FRANK W. STEERE JR.

President,
Steere Enterprises, Inc.

WILLIAM McKEAN WILLIAMS

President, The Akron Coca-Cola
Bottling Co.

CHARLES G. WYMAN

President, Akron Equipment Co.

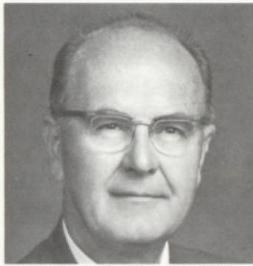


TRANSPORTATION RESEARCH CENTER—
James F. Asmus (left), acting executive director of the Ohio Highway Transportation Research Center in East Liberty, explains the plans for the crash simulator building (background) to Charles Welsh, executive vice president, and Robert Hertenstein, manager of the bank's East Liberty Office. While visiting the OHTRC, the Logan County bankers toured the 8100 acre grounds which have been scheduled for testing research in the fall of 1972. In this building the crash simulator, or impact sled, will carry automobiles or other vehicles for test purposes on a 180 foot track.

THE LOGAN COUNTY BANK

BELLEFONTEAINE

Organized 1906—3 Offices



CHARLES M. WELSH
Executive Vice President

OFFICERS

President
WALTER L. LAMB

Executive Vice President
and Cashier
CHARLES M. WELSH

Vice Presidents

C. E. KNOWLTON
J. EWING SMITH
JAMES F. COSTIN, D. O.
Assistant Vice President
JOHN P. JACOBS

Assistant Cashiers

K. DALE KING

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1971	\$ 12.7	\$ 11.3	\$ 5.2	\$ 976
1970	10.7	9.4	5.2	857
1969	9.6	8.4	4.4	743
1968	9.0	7.9	4.3	667
1967	8.1	7.1	3.9	591

RICHARD D. CAMPBELL
MAXINE WILLOBY
MARIE ORGAN
CARL F. BEARD
Manager—Rushsylvania Office
ROBERT V. HERLENSTEIN
Manager—East Liberty Office

DAVID KOTTERMAN
Secretary, Chamber of Commerce

WALTER L. LAMB
President

NELS H. NELSON
Merchant Industries, Inc.

RUSSELL L. SCHULER
Owner, Schuler Marina, Russells Point

J. EWING SMITH
Vice President

ELBIE WILGUS
Farmer and Farm Equipment Distributor



FIRST DEPOSIT FOR NEW OFFICE—Kenneth Cramblett, First National president, accepts this deposit from Auntie Julia Booker, 100 years old, during the Valentine's Day opening of the bank's new Main Office. Her deposit was the first to be made in the new banking facility located on South Main Street. The new location places First National on the main parade route for the International Mining and Manufacturing Festival, now going into its third year.

THE FIRST NATIONAL BANK

OF CADIZ

Organized 1863—1 Office



KENNETH C. CRAMBLETT
President

OFFICERS

President
KENNETH C. CRAMBLETT
Cashier
RICHARD D. SMITH
Assistant Cashier
GEORGE W. THOMPSON
Loan Officer
JAMES C. ADRIAN

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1971	\$16.7	\$ 14.6	\$ 6.8	\$ 1,169
1970	15.7	13.7	5.8	1,089
1969	12.2	10.4	5.5	1,007
1968	11.5	9.8	5.3	977
1967	10.6	8.8	4.9	934

DIRECTORS

W. O. COX
Retired
KENNETH C. CRAMBLETT
President
DR. RAYMOND C. CRAWFORD
Dentist
RICHARD A. DUNLAP
Farmer
W. KEITH GAMMETER
President, The W. F. Gammeter Co.
J. G. MITCHELL
Retired
EDWARD D. MOSSER
Attorney
JOHN E. ROGERS
Merchant, Western Auto
H. DEAN WILGUS
President, Lumber Wholesalers, Inc.



LION OF THE YEAR—Alan Hamburger (right), First National teller supervisor and first vice president of the Chillicothe Evening Lions Club, receives his award for being chosen Lion of the Year. Wayne Shupe, president of the Lions Club, presented the award at the Annual Installation Dinner June 29, at which time Mr. Hamburger was installed to his post of first vice president. Again this year, the bank staff of First National displayed great team effort in their contributions to the Ross County United Fund Drive. In addition to monetary contributions, nine members of the bank staff served in various United Fund posts.

THE FIRST NATIONAL BANK OF CHILlicothe

Organized 1863—4 Offices



LLOYD L. DAVIS
President

OFFICERS

President
LLOYD L. DAVIS

Executive Vice President
CORNELL C. HUNTER

Vice Presidents

MARSHALL CALDWELL
DONALD L. DELONG
MAURICE W. SMITH

Cashier
MARTIN C. WACHTER
Assistant Cashier
ROGER D. STRAUSBAUGH

Manager—Mt. Logan Office
GARY HOFFMAN

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1971	\$ 41.3	\$ 36.4	\$ 14.9	\$ 2,945
1970	36.7	32.5	13.5	2,760
1969	33.2	29.4	12.6	2,505
1968	33.8	30.4	12.7	2,310
1967	29.1	25.4	11.6	2,190

Assistant Cashier and
Manager—Western Office
JAMES H. MOSELEY

Manager—Zane Plaza Office
JOSEPH E. BOWSHER

DIRECTORS

CYRUS F. AUCH
Retired

LLOYD L. DAVIS
President

WILLIAM M. GARRETT,
M.D.
Physician

HOWARD GOLDSBERRY
Attorney

JOHN S. HAMILTON
President, Wear-Ever
Aluminum, Inc.

CORNELL C. HUNTER
Executive Vice President

JOSEPH G. KEAR
Attorney

CHARLES W. NEIKIRK
Vice President, Davon, Inc.

JOHN C. REDD
Vice President-Manager,
Research, The Mead
Corporation

**DR. GEORGE A.
SCHNEIDER**
Dentist

CHARLES M. WARE
Funeral Director



SNOWMOBILE-DRIVE-IN—
Pickaway County's heaviest snowfall in 20 years could not keep Robert S. Elsea, president of the Family Outdoor Center, from traveling to the bank's North Court Office to make his deposit, even if he needed his snowmobile. Local reporters captured this unusual event in February with wide circulation of this picture. In contrast during the warm summer months of 1971, Second National served cold drinks to shoppers who gathered downtown in Circleville for the Annual Sidewalk Sale.

THE SECOND NATIONAL BANK OF CIRCLEVILLE

Organized 1863—2 Offices



EARL W. PALM
President

OFFICERS

President
EARL W. PALM

Vice President
J. P. NOECKER

Cashier
CHARLES GERHARDT

Loan Officer
JAMES E. CONRAD

Administrative Officer
MARGUERITE M. SHELTON

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1971	\$ 14.9	\$ 13.3	\$ 6.1	\$ 933
1970	15.3	13.8	4.7	855
1969	10.2	9.0	4.1	764
1968	10.0	8.8	4.1	730
1967	8.2	7.0	3.7	684

DIRECTORS

DR. JOHN N. BOWERS
Dentist

HAROLD S. DEFENBAUGH
Defenbaugh Funeral Home

DURWARD D. DOWDEN
Chairman of the Board

DONALD E. GOODCHILD
President, D. E. Goodchild, Inc.
and Hal-Mar Stone Co., Inc.

BEN H. GORDON
Gordon Auto Parts & Glass

MICHAEL R. HARRISON
President, Scioto Coca Cola Bottling Co.

J. P. NOECKER
Vice President, Farin Manager

EARL W. PALM
President

RAYMOND E. REITERMAN
Farmer

J. BERYL STEVENSON
Farmer



JUNIOR ACHIEVEMENT—
Dave Purdue (left) and Joseph Ball, Junior Achievement advisors from The Ohio State Bank, watch Columbus teenagers as they prepare their product, candles, for sale. The bankers devoted many hours during 1971 to help the young people plan a product, sell stock for capitalization, elect officers, produce the product, hold board meetings and sell their product. Ohio State Bank, for its many contributions to the business program, received a special Junior Achievement award.

THE OHIO STATE BANK

Organized 1950—14 Offices



FRANK W. KELLEY
President

OFFICERS

Chairman of the Board
H. TAYLOR ZETTLER

President
FRANK W. KELLEY

Senior Vice Presidents
GORDON S. LEMERT
HAROLD W. VOGEL

Vice President and Cashier
FRANK F. COMPTON JR.

Vice Presidents

ELDON P. BERG
ELLIS CHALFANT
WILLIAM DODDERER
ROBERT M. EDWARDS
MARVIN KNOTTS
J. WILLIAM KUTSCHBACH
C. OTTO LINDENBOLT
C. DUANE LOWE
WILLIAM H. RYAN
EDWARD SAUNDERS
LELAND SMITH
GARY WEND

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1971	\$ 94.3	\$ 82.8	\$ 39.1	\$ 7,949
1970	86.0	75.1	33.9	7,605
1969	79.2	69.0	34.9	6,958
1968	77.5	67.9	35.8	6,490
1967	72.4	63.9	33.3	5,464

Assistant Vice Presidents
RON BARNETTE
ELON BOTTS
WENDELL BRANSON
DONALD DOZER
RONALD D. JEWETT
WENDELL E. MINK
JOSEPH W. MITCHELL
JOSEPH E. YARHOUSE

JOHN A. GUY
President, J. A. Guy, Inc.

V. N. HOLDERMAN
Industrialist

FRANK W. KELLEY
President

DAHLTON R. KINCAID
Attorney

J. WILLIAM KUTSCHBACH
Vice President

GORDON S. LEMERT
Senior Vice President

J. WILLARD LOOS
President, Evans Adhesive Corporation

JAMES M. TAYLOR
President, P-G Line, Inc.

ARNOLD M. WRIGHT
Retired

H. TAYLOR ZETTLER
Chairman of the Board, The Ohio State Bank, President of Zettler Stores Inc.

DIRECTORS

THOMAS R. BENUA
Vice President, EBCO Manufacturing Company
GEORGE H. BONNELL,
M.D.
Physician
GEORGE W. BYERS JR.
Vice President, George Byers Sons
DON M. CASTO JR.
President, Don M. Casto Organization



CANAL DAYS FESTIVAL—
First National entered this ox-drawn covered wagon as the bank's float in the Annual Canal Days Festival Parade held each year in celebration of the Ohio Erie Canal and the restoration of the town of Roscoe on the Canal. The project to restore the town was initiated in the 1960's. During the Festival, the bank staff participate in the festive mood by dressing in 19th Century fashion.

FIRST NATIONAL BANK OF COSHOCTON

Organized 1872—2 Offices



CHARLES H. EDMUND
President

OFFICERS

President
CHARLES H. EDMUND

Executive Vice President
D. C. HENNEN

Vice President and Cashier
PAUL M. MIKESELL

Vice Presidents

BEN E. ROADRUCK JR.
BERT J. WOOD

Assistant Cashiers

CHARLES F. HALLER

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1971	\$ 46.1	\$ 41.0	\$ 20.1	\$ 3,143
1970	41.8	37.3	18.3	2,808
1969	37.1	33.1	16.3	2,496
1968	36.2	32.5	15.7	2,276
1967	33.9	30.6	14.1	2,097

ROBERT E. GAITHER
RICHARD L. RICHISSIN
B. H. DREHER

CHARLES H. EDMUND
President

KENNETH W. FISHER
Vice President and Secretary-Treasurer, W. P. McCarren Co.

DIRECTORS

BERNARD H. BAMER
Vice President and General Manager, Stone Container Corp.

SAMUEL C. CLOW
Technical Director, Clow Corporation

HENRY L. CUSTER
President, Formed Plastics, Inc.

DON C. HENNEN
Executive Vice President

HAROLD E. HUNT
Attorney

OWEN D. MANNING
General Manager, The Frontier Power Company

WILLIAM F. SHURTZ
Farmer

G. CLIFFORD TOMPKINS
President, The Novelty Advertising Co.

FIRST NATIONAL SUPPORTS SCHOOL LIBRARY—School officials from Big Walnut High School check over one of the fourteen periodicals given to the school by First National. Kenneth Snyder, First National president, (right), explained that the gift subscription, which runs for two years, includes heavy duty plastic covers for the magazines. He said that the bank had been honored to sponsor the annual FFA-FHA Advisors Banquet, but this gift was something for all of the students. Olentangy and Delaware Hayes High Schools were given the same gift by First National.



THE FIRST NATIONAL BANK OF DELAWARE

Organized 1857—4 Offices



KENNETH E. SNYDER
President

OFFICERS

President
KENNETH E. SNYDER

Senior Vice Presidents
WILLIAM S. JOLLIFFE
KENNETH F. RAILE

Vice Presidents
CARLETON S. BURRER
ROBERT D. EVANS

Cashier
WILLIAM K. BERNLOHR

Assistant Vice Presidents
DONALD D. BAUDER
JAMES R. BOYLAN
CHARLES J. COONEY
JOHN W. GAY

Assistant Cashiers
PAUL R. SPIERS
DALE M. WILGUS
LYLE KROCK
GARY L. YARHOUSE

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1971	\$ 38.2	\$ 34.0	\$ 17.9	\$ 2,457
1970	32.7	29.0	15.5	2,278
1969	30.7	27.5	14.1	2,135
1968	29.6	26.6	13.0	2,005
1967	25.6	22.6	11.5	1,939

MELVIN S. EVANS

PAUL W. NIPPERT
President, The Nippert Co.

DIRECTORS

CARLETON BURRER
Vice President

ROBERT D. EVANS
Vice President

LEROY R. HOFFMAN
Partner, Bun's Restaurant

ARTHUR R. JEWELL
Farmer

WILLIAM S. JOLLIFFE
Senior Vice President

CHARLES A. MAIN
President, Main Trucking Co.

WILLIAM C. McNAMARA
Farmer

ROBERT W. MEYER
Vice President, Ohio Wesleyan University

GLENN T. SHEETS
Farmer

KENNETH E. SNYDER
President

HENRY C. THOMSON
Publisher, Delaware Gazette

JOHN E. TROUT
Certified Public Accountant

LEO C. WILSON
President, Leo C. Wilson, Inc.

THOMAS B. WILSON
Secretary-Treasurer, Leo C. Wilson, Inc.

CHILDREN'S CHRISTMAS PARTY—Vicki Hunston, Junior Miss of Columbiana County, serves as Santa's helper during the Annual Children's Christmas Party held by First National at the Main Office in East Palestine. At the Christmas Party, Miss Hunston, sponsored by First National in the beauty pageant, was presented with a special award by Lester Hart, bank president. During the summer, First National also hosted a dinner for members of the bank Little League team who won the league championship.



**THE
FIRST NATIONAL BANK
AT EAST PALESTINE**
Organized 1933—3 Offices



LESTER E. HART
President

OFFICERS

Chairman of the Board
JACK H. COHEN

President
LESTER E. HART

Cashier
ROBERT M. COLE

Assistant Cashiers
OLIVE LIPP
VIRGINIA BEATRICE

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1971	\$ 13.3	\$ 12.1	\$ 4.7	\$ 930
1970	10.4	9.2	4.0	918
1969	10.4	9.2	4.3	994
1968	9.7	8.6	4.5	948
1967	8.5	7.6	4.3	711

D. DEAN BOYD
KENNETH CURRY

DIRECTORS

HAROLD BRITTAINE
Automobile Dealer

JACK H. COHEN
Chairman of the Board,
Attorney

LESTER E. HART
President

MICHAEL D. LaBATE
President, Insul Company

RALPH D. LEMLEY
Owner, Canvas Fabricating
Company

TERRY W. NASH
President, L. W. Nash Company

KENNETH P. RUKENBROD
Merchant



OLDEST INDUSTRY AWARD—Louis D. Hochberg, executive secretary of the Jackson Chamber of Commerce, presents a plaque award to Daniel E. Washam, president of First National, in recognition of the bank's 106 years of service to the Jackson community. First National, the oldest industry in Jackson, was honored at the Annual Industrial Chamber of Commerce Banquet held to recognize Jackson business establishments 60 years old or older. D. Merrill Davis, chairman of the board of First National, acted as master of ceremonies for the banquet.

THE FIRST NATIONAL BANK OF JACKSON

Organized 1865—2 Offices



DANIEL E. WASHAM
President

OFFICERS

Chairman of the Board
D. MERRILL DAVIS
President
DANIEL E. WASHAM
Vice President
WARREN P. BALZER
Cashier & Trust Officer
RICHARD P. LeGRAND
Assistant Vice President
HAROLD E. McCLURG
Assistant Cashier
C. EDWARD WOLFE
Loan Officer
JAMES W. HUGHES

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1971	\$ 33.7	\$ 28.3	\$ 13.9	\$ 2,452
1970	30.7	27.0	12.9	2,352
1969	25.1	21.7	11.1	2,184
1968	23.0	20.1	9.5	2,012
1967	20.3	17.8	7.4	1,872

Assistant Cashier & Manager—
Walnut Hills Office
DAVID A. TERRY

DR. VERNON C. EVERITT
Optometrist

DONALD G. KING
President, Don King Construction Company

HEBER LLOYD
Retired

J. WILLARD POTTER
Retired

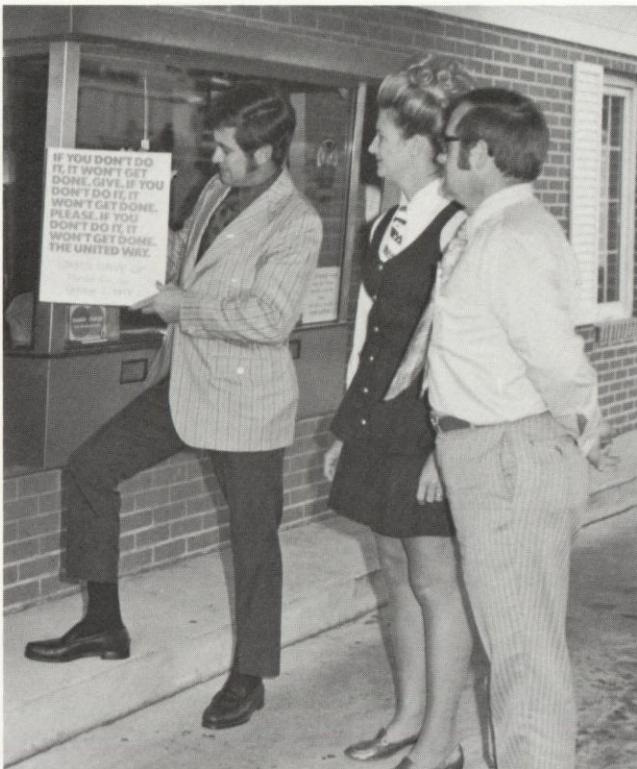
JOHN E. RICHARDS
Partner, Richards Brothers Orchard

A. J. STOCKMEISTER
A. J. Stockmeister, Inc.

DANIEL E. WASHAM
President

DIRECTORS

EDMUND G. CHAPMAN JR.
Jackson Publishing Company
D. MERRILL DAVIS
Chairman of the Board, The First National Bank, General Supervisor and Supervisor of Music of Jackson City Schools
MAURICE E. DAVIS
Farmer



CARR HEADS UNITED DRIVE—Guy Carr, assistant cashier of The Kenton Savings Bank, displays one of the campaign posters for the United Drive of Hardin County of which Mr. Carr is 1972 chairman. He meets outside the bank's Drive-In Office with United Drive committeemen Zola Houston, residential campaign manager, and Carl Marshall, auto dealer and insurance agency campaign manager. With regret, The Kenton Savings Bank reports the death of Addison C. Johnston, chairman of the board and former president, who died on Nov. 2, 1971.

THE KENTON SAVINGS BANK

Organized 1875—4 Offices



GEORGE K. LOGAN
President

OFFICERS

President
GEORGE K. LOGAN

Vice President and Cashier
JAMES F. MOORE

Assistant Vice Presidents
ROBERT KREINBIHL
AVONELL ZIMMERMAN

Assistant Cashiers
GUY E. CARR
ROSS LONG
JERRY E. THOMPSON
LOWELL E. WILLEKE
Branch Manager—Dunkirk

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1971	\$ 17.9	\$ 16.0	\$ 7.3	\$ 905
1970	15.3	13.8	6.3	795
1969	12.6	11.3	6.0	696
1968	11.5	10.4	5.6	650
1967	10.5	9.3	4.8	628

WILLIAM H. KROFFT
Branch Manager—Ridgeway

DIRECTORS

RICHARD C. BAKER
President, Baartol, Inc.

FRANK A. CURRAN
Retired

MARK E. HANNA
Attorney

J. A. KRAFT
Farmer

GEORGE K. LOGAN
President

RICHARD B. MERRIMAN
Retired

WILLIAM J. PARMLEY
Manager, Durez Division
Hooker Chemical

DeWAYNE E. RAMGE
Farmer

WILLARD P. ROOT JR.
Owner, Root Lumber Company

COLLINS M. SHAW
Retired

JUSTIN H. SHERMAN
Farmer

F. RICHARD TAYLOR
Real Estate



MISS TEENAGE AMERICA
—Colleen Fitzpatrick, reigning Miss Teenage America and a resident of Lancaster, receives congratulations and a Cookie Jar time deposit passbook account from T. E. Penning, former president of The Hocking Valley National Bank, and E. Vern Frasure, vice president and cashier. With the account, the bankers gave Miss Fitzpatrick an old-fashioned cookie jar, special premium for the new account. On January 1, 1972, Mr. Penning returned to BancOhio headquarters as vice president of Corporate Development to study bank-related activities. Joseph M. Hartman, from BancOhio's Jackson affiliated bank, is now the president of Hocking Valley National Bank.

THE HOCKING VALLEY NATIONAL BANK OF LANCASTER

Organized 1847—4 Offices



JOSEPH M. HARTMAN
President

OFFICERS

President
JOSEPH M. HARTMAN
Vice President and Cashier
E. V. FRASURE
Vice Presidents
G. R. HEMSWORTH
R. D. LILLIBRIDGE
Assistant Vice President
J. E. COX
Assistant Cashier
J. F. HINES
Branch Managers
RALPH F. NICOLIA
Vice President—Plaza Office

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1971	\$ 36.4	\$ 31.6	\$ 18.0	\$ 2,221
1970	30.0	26.2	14.0	2,056
1969	27.2	23.9	12.2	1,826
1968	25.2	22.5	11.6	1,601
1967	24.4	21.8	11.0	1,397

JOHN S. MORRIS
Vice President—Baltimore Office

EDWARD J. GURILE JR.
Assistant Vice President—Pleasantville Office

DIRECTORS

ROBERT K. FOX
President, Lancaster Glass Corp.
E. V. FRASURE
Vice President and Cashier
CYRUS L. FULTON
Director, Anchor Hocking Corporation

RICHARD F. GRILEY
Investments

JOSEPH M. HARTMAN
President

GEORGE D. MARTIN
Attorney

ALVIN MILLER
Farmer

EARL W. SHANER
President, Lancaster Electro-Plating Inc.

C. M. WILKINS
Retired

H. H. WOLFINGER
Retired



JUNIOR FAIR CHAMP—
Ralph Moorehead, president of The Farmers and Merchants Bank, presents Janet Skinner with the trophy for showing the Grand Champion Steer at the Junior Fair Livestock Show during the 1971 Hocking County Fair. Early in January, 1972, The Farmers and Merchants Bank held groundbreaking ceremonies for the bank's new main office building. The \$750,000 project, expected to be completed late in 1972, provides for a two-story structure to be built next to the Worthington Park in Logan.

THE FARMERS AND MERCHANTS BANK OF LOGAN

Organized 1910—2 Offices



RALPH O. MOOREHEAD
President

OFFICERS

Chairman of the Board
BARTON A. HOLL

President
RALPH O. MOOREHEAD

Vice Presidents
TED McVEY
TED SANDERS

Cashier
JOHN GILLOGLY

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1971	\$ 22.3	\$ 18.6	\$ 11.5	\$ 1,655
1970	19.9	16.9	9.6	1,616
1969	16.4	13.7	9.4	1,511
1968	15.6	13.2	8.1	1,439
1967	14.8	12.4	7.7	1,362

Assistant Vice President
DONALD P. WOOD

Assistant Cashiers
CLARA EDGAR
LARRY L. KIENZLE

DIRECTORS

CLARENCE BLOSSER
Retired

CARL C. HARSH
Retired

BARTON A. HOLL
Chairman of the Board,
The Farmers and Merchants
Bank, Logan Clay Products
Co.

ROBERT KEYNES
Keynes Bros., Inc.

JAMES R. KING JR.
Geiger Brothers Mechanical
Contractors, Inc.

RALPH O. MOOREHEAD
President

FRED A. MURRAY
Attorney

LESTER V. RISCH
Druggist

PRESBYTERIAN CHURCH SITE—First National personnel look over what now is wilderness but which will become the site of the new Presbyterian Church. First National of London, along with another BancOhio affiliate, The First National Bank of Washington Court House, will both be involved in financing this project slated for construction in 1972. Shown here are R. P. Slagle, vice president and cashier, Peggy Sharrett, J. Murray Cannon, assistant vice president, and Thurman R. Snyder, assistant vice president. During 1971, additional construction began in London with the Madison County Hospital, of which Mr. Slagle is treasurer.



THE FIRST NATIONAL BANK OF LONDON

Organized 1865—1 Office



JACK PHILLIPS
President

OFFICERS

President
JACK PHILLIPS

Vice President and Cashier
RICHARD P. SLAGLE

Assistant Vice Presidents
THURMAN R. SNYDER
J. MURRAY CANNON

Assistant Cashiers
ROBERT L. DUNKLE
WINIFRED SHELDON

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1971	\$ 18.4	\$ 16.3	\$ 7.5	\$ 1,254
1970	15.8	13.9	6.8	1,189
1969	13.1	11.3	5.7	1,108
1968	11.8	10.1	5.5	1,064
1967	10.6	9.0	5.7	1,002

DIRECTORS

WILLIAM T. BACON, M.D.
Physician

RALPH BOOTH
Farmer

JOHN H. BUEHL JR.
Farmer

EDWARD F. HACKETT
Attorney

CLARENCE L. HUNTER
Insurance

C. N. McALLISTER
Retired

JACK PHILLIPS
President

ALLEN SILVER
Farmer

RICHARD P. SLAGLE
Vice President and Cashier

THOMAS F. WOOD
Retired Grain Dealer



STOCKSDALE PLAZA
OFFICE—First National president, G. E. Dackin (with shovel, left), initiates the groundbreaking for construction of the Stocksdale Plaza Office. On January 8, 1972 First National held official opening ceremonies for the Plaza Office. With Mr. Dackin at the groundbreaking are bank directors L. R. Rohr, Frank Scheiderer, Chris Boerger, Ezra Stocksdale, and Edgar Conrad.

THE FIRST NATIONAL BANK

OF MARYSVILLE

Organized 1864—2 Offices



GERALD E. DACKIN
President

OFFICERS

President
GERALD E. DACKIN

Vice Presidents
HOMER VIERS
ROBERT DELLINGER
Manager—Plaza Office
CARL L. MYERS

Cashier
MAYNARD McCLOUD

Assistant Vice President
ROWLAND RAUSCH

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1971	\$ 21.8	\$ 19.1	\$ 10.0	\$ 1,482
1970	19.0	16.5	9.0	1,433
1969	15.9	13.5	7.8	1,318
1968	15.5	13.5	7.8	1,208
1967	13.9	12.0	7.4	1,153

Assistant Cashier
DAVID BOERGER

DIRECTORS

CHRIS J. BOERGER
Farmer

EDGAR L. CONRAD
Conrad Coal and Supply

GERALD E. DACKIN
President

RALPH A. HERD
Farmer

F. LEON HERRON JR.
O. M. Scott & Sons Co.

HAROLD LEWIS
Ray Lewis & Son, Inc.

CHAS. B. MILLS
Chairman of the Board

L. R. ROHR
Rohr Furniture Co.

FRANK E. SCHEIDERER
Penn Oil Co.

EZRA D. STOCKSDALE
Stocksdale Market

HOMER R. VIERS
Vice President



ANTIQUE DAYS—Richard B. Cary (on telephone), president, poses for this picture with The Adams Bank staff during the Annual Holmes County Antique Days Festival held in October. During the festival, downtown merchants dress in the style of yesteryear and display various antiques in their store windows. January, 1972 was the first anniversary for The Adams Bank since the bank announced its intention to affiliate with BancOhio Corporation. The affiliation was consummated in May, 1971.

THE ADAMS BANK MILLERSBURG

Organized 1870—1 Office



R. B. CARY
President

OFFICERS

President
R. B. CARY

Vice President
L. D. ROTTMAN

Assistant Vice President
ARNOLD GIRBACH

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1971	\$ 13.8	\$ 12.7	\$ 7.9	\$ 815
1970	10.6	9.7	6.8	737
1969	10.4	9.5	6.4	667
1968	9.7	8.8	5.5	619
1967	8.8	8.1	4.9	593

Cashier
EDNA SIMON

JAMES H. ESTILL
Common Pleas Judge,
Holmes County

DIRECTORS

D. A. CARY
Chairman of the Board

R. B. CARY
President

DARWIN M. HAYNES
Retired Minister

B. F. MILLER
Owner, B. F. Miller Excavating

R. E. STEELE
Farmer



EASTER SEAL CAMPAIGN
—Winslow Curry, vice president and cashier, meets Robert Young, ABC-TV's Marcus Welby, during the 1971 Easter Seal Campaign. Young is the national chairman of the Society for Crippled Children and Adults and Mr. Curry is the Knox County Society chairman, his second year as chairman. In June, 1971, Knox County Savings Board of Directors honored J. Abbott Herron, Chairman of the Board and former bank president, by hanging a color portrait of Mr. Herron in the lobby of the bank's new Main Office. The picture was painted by the grandson of two early bank directors.

**THE KNOX COUNTY
SAVINGS BANK
MOUNT VERNON**

Organized 1873—2 Offices



R. C. HOSTETLER
President

OFFICERS

President
R. C. HOSTETLER

Vice President and Cashier
WINSLOW CURRY

Vice President
CHAS. F. MILLER

Assistant Vice President
T. T. EDGAR

Assistant Cashiers
LAWRENCE STROUSE
THOMAS E. BROWN

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1971	\$ 21.0	\$ 17.9	\$ 9.7	\$ 1,673
1970	19.1	16.3	8.5	1,589
1969	15.6	13.0	8.1	1,505
1968	16.3	14.0	7.7	1,464
1967	15.2	12.8	6.6	1,405

DIRECTORS

JOHN C. DRAKE, M. D.
Surgeon

THOMAS FOSNAUGHT
Vice President and Treasurer,
G. R. Smith & Company

DALE E. FOSTER
President, Foster's Pharmacy,
Inc., and Treasurer, Mount
Vernon Nazarene College

J. A. HERRON
Chairman of the Board

R. C. HOSTETLER
President

R. M. LAMB JR.
Director, The Dorsey
Corporation

ROBERT J. McDEVITT
Attorney

ARTHUR J. PACKARD
President, The Packard Hotel
Company

J. W. RUDIN JR.
Secretary, The Rudin Company

JAMES W. TIGHE
President, James W. Tighe &
Son Agency, Inc.



PNEUMATIC TUBE DRIVE-IN—Daniel W. Schutt, cashier of The Community Bank, explains the efficient, new system of drive-in banking by pneumatic tube to one of the bank's customers at the Southside Office. The new facility was put into operation in the Spring of 1971. Community support in 1971 by the bank included Junior Achievement and participation in the Downtown Sidewalk Sale. At the Community Bank's Annual Meeting in 1971, William J. Merz was elected president and a member of the Board of Directors. Former president, L. R. Bowers was named Chairman of the Board.

THE COMMUNITY BANK

NAPOLEON

Organized 1909—2 Offices



WILLIAM J. MERZ
President

OFFICERS

President
WILLIAM J. MERZ

Vice President-Secretary
WALTER L. HOY

Vice President
DANIEL F. LITTLE

Assistant Vice President
RAY K. ALPAUGH

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1971	\$ 25.3	\$ 22.4	\$ 8.4	\$ 2,166
1970	23.5	21.0	6.2	1,910
1969	20.9	18.6	6.7	1,775
1968	19.8	17.7	6.6	1,646
1967	18.6	16.6	6.3	1,570

Cashier
DANIEL W. SCHUTT

Assistant Cashier
MAUDE M. HOUTS

DIRECTORS

FERD G. BEHRENS
Retired

E. HOWARD BOND
Retired

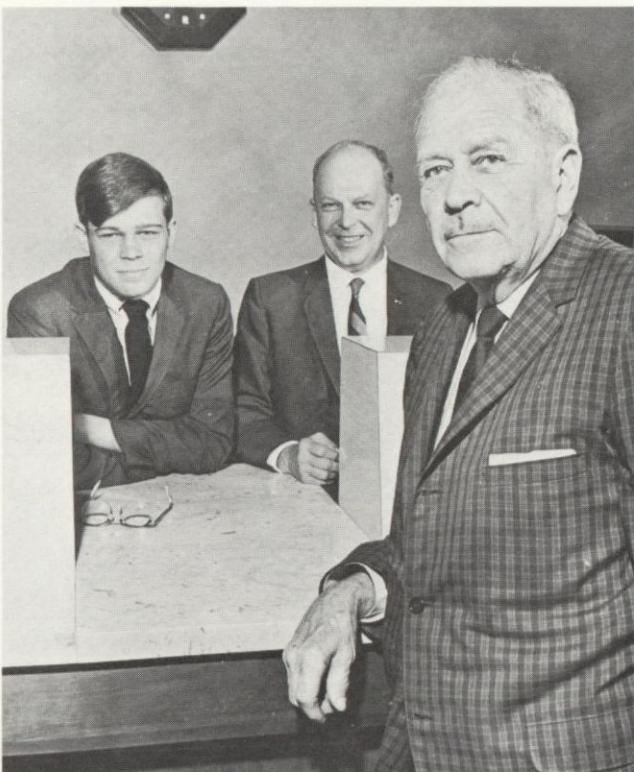
LAWRENCE R. BOWERS
Chairman of the Board

JAMES FUNKHOUSER
Attorney

J. JULIAN HARRISON,
M.D.
Physician and Surgeon

WILLIAM J. MERZ
President

FLORIAN H. SAUER
Chief Super Markets



WILSON FAMILY SERVES FIRST NATIONAL—Merger of The First National Bank of Utica with The First National Bank of Newark in 1969 brought together three generations of bankers. Wilbur Wilson III is head teller at the Newark Main Office, Wilbur Wilson Jr. is vice president and manager of the Utica Office and Wilbur Wilson Sr. is a member of the Board of Directors of First National. On June 23, during the Annual BancOhio Affiliate Directors Seminar in Columbus, plaques were presented to the Wilsons for their family's contributions to First National Bank and the Newark and Utica communities. In January, 1971 the First National Board of Directors elected Donald E. Jacoby, Columbus banker, to president and chief executive officer and director. Philip B. Young was elected Chairman of the Board and senior trust officer.

THE FIRST NATIONAL BANK OF NEWARK

Organized 1865—6 Offices



DONALD E. JACOBY
President and Chief
Executive Officer

OFFICERS

Chairman and Senior Trust Officer

PHILIP B. YOUNG

President and Chief Executive Officer

DONALD E. JACOBY

Vice Presidents

WALTER F. DENZ

Cashier

WILLIAM S. EHRET

ROBERT M. WILSON
Trust Officer

JAMES O. HOSTETTER

WILBUR J. WILSON JR.
Manager—Utica Office

Assistant Vice Presidents

PAUL L. GRIGSBY
Manager—Heath Office

VERNON C. DAVIDSON
Manager—North Park Office

DUANE K. KESTER

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1971	\$ 55.8	\$ 48.2	\$ 27.8	\$ 4,032
1970	51.7	44.6	23.3	3,865
1969	43.7	37.4	22.0	3,719
1968	38.0	32.8	18.5	2,954
1967	32.6	27.4	16.8	2,815

Assistant Cashiers

JAN E. FINK

Manager—Granville Office

RAYMOND W. WILSON

ROBERT F. SAGER

D. RICHARD RAFTERY

NEIL D. REEDER

GERRY J. DUSH

DONALD L. TOLLIVER

Manager—Buckeye Lake Office

Staff Officer

FRANKLIN R. LOGAN

Marketing

DIRECTORS

EVERETT H. ALBYN

President, H. A. Albyn Nursery, Inc.

W. G. DAILEY

Regional Safety Manager, Eastern Region, Union Oil Co

JAMES T. ELLIOTT

President, John J. Carroll Department Store

GEORGE S. GOOD

Vice President, Comptroller, Newark Division, Roper Corp

DONALD E. JACOBY

President and Chief Executive Officer

HERBERT J. MURPHY

Chairman of the Board, Newark Asphalt Paving Co.

GEORGE J. McDONALD
Attorney

A. J. NERNY

President-General Manager, National Gas and Oil Corporation

CARL T. SIEGEL
Vice President (retired)

FRANK W. SPENCER
Publisher, The Newark Advocate

W. A. WALLACE
President, W. A. Wallace Company

WILBUR J. WILSON SR.
Retired

PHILIP B. YOUNG
Chairman of the Board and Senior Trust Officer



THORNVILLE WELCOME— Wayne Blackstone, newly elected mayor of Thornville (right), welcomes Lester Essington, president of The Perry County Bank, to Thornville. With them is James E. Wyant, cashier of The Peoples Bank, Thornville. The Peoples Bank became the Thornville Office of The Perry County Bank in January, 1972, when regulatory authorities approved the merger of the Thornville bank with the BancOhio affiliate. With the merger, The Perry County Bank reports assets over \$17 million.

THE PERRY COUNTY BANK

NEW LEXINGTON

Organized 1872—1 Office



LESTER G. ESSINGTON
President

OFFICERS

President
LESTER G. ESSINGTON

Cashier
ROBERT L. WOODWARD

Assistant Cashier
E. WAYNE STALTER

Staff Officer
DAVID BIRKIMER

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1971	\$ 9.7	\$ 8.6	\$ 2.6	\$ 656
1970	9.0	8.2	2.2	549
1969	5.4	4.7	2.0	482
1968	5.4	4.7	2.1	456
1967	5.1	4.4	2.2	424

DIRECTORS

JOSEPH C. ALLEN
Attorney

JAMES A. BAILEY
Owner, Home Department Store

LESTER G. ESSINGTON
President

LEO A. HUMPHREY
Farmer

WILLIAM J. MOONEY
President, Star Foundry and Manufacturing Co., Inc.

A. T. PETTET
Real Estate Broker

B. P. SCALLON
Retired Farmer

JOHN S. STANTON
Retired

J. D. THOMPSON
Insurance Agency and Real Estate Broker



**COUNTRY CHARM
BRANCH OFFICE**—The Citizens Banking Company, the newest affiliated bank in BancOhio, operates two offices in Perrysburg, the Main Office and the Country Charm Office, shown here, located in the Country Charm Shopping Center. The Citizens Banking Company is the first-established bank in Wood County and is located less than ten miles from downtown Toledo. Harold H. Goeke, president of the bank, was honored during 1971 for his 25 years of service to The Citizens Banking Company, which became affiliated with BancOhio in June, 1971.

THE CITIZENS BANKING COMPANY PERRYSBURG

Organized 1879—2 Offices



HAROLD H. GOEKE
President

OFFICERS

Chairman of the Board
JOHN F. GOEKE
President, Cashier and
Treasurer
HAROLD H. GOEKE
Vice Presidents
LAWRENCE E. JACOBS
LESTER A. LUSHER
Secretary and Assistant
Cashier
EUNICE M. DAVIS
Assistant Treasurer
STEWART EILERT

DIRECTORS

GEORGE J. GARN President, Garn Realty Company and Garn Insurance Agency	LAWRENCE E. JACOBS Vice President
HAROLD H. GOEKE President, Cashier and Treasurer	WAYNE M. LEATHERMAN Attorney, Municipal Court Judge
JOHN F. GOEKE Chairman of the Board	LESTER LUSHER Vice President
ELMER F. HENRY President, Henry Packing Company	ALFRED H. MERRILL President, Sports Shop Inc.
	EDWARD H. SCHMIDT President, Ed Schmidt Pontiac Inc.
	WILLIAM J. BENCH Retired, Director Emeritus



SCIOTO COUNTY UNITED FUND—Raymond Perry, assistant cashier, John Egbert, Master Charge Department, and Bobetta Smith, proof clerk, all from The National Bank, donate their time to audit receipts for the 1971 Scioto County United Fund Campaign. In addition to such community activities during the year, The National Bank announced the purchase of land in downtown Portsmouth which will be used to expand banking facilities. R. Vern Miller, president, said that the bank hopes to build drive-in and walk-up facilities and a large parking lot for customers.

THE NATIONAL BANK OF PORTSMOUTH

Organized 1933—4 Offices



R. VERNON MILLER
President

OFFICERS

President
R. VERNON MILLER

Vice President & Cashier
J. T. JEFFERSON

Vice Presidents
P. L. WARREN
W. O. WALKER

Assistant Vice Presidents
D. V. GEE
RICHARD W. WESNEY
Branch Manager

Assistant Cashiers
RAYMOND PERRY
G. WAYNE GAMPP
Branch Manager

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1971	\$ 32.4	\$ 28.0	\$ 14.2	\$ 2,207
1970	30.2	26.3	13.2	1,961
1969	25.7	22.0	13.4	1,753
1968	23.6	20.1	12.9	1,609
1967	21.5	18.2	11.2	1,506

CARL ECKHART

Branch Manager
ROBERT W. TIEMAN

Assistant Branch Manager
HAROLD McKITTRICK

DIRECTORS

ERNEST E. BRAYSHAW
President, Empire-Detroit Steel Division Cyclops Corporation

GEORGE H. CLAYTON
Vice President and Manager, E. J. Kenrick Company

ALBERT H. EGBERT
President, Wurster Drug Co., Inc.

HOWARD H. HARCHA JR.
Attorney, Kimble, Schapiro, Stevens, Harcha, & Young

J. T. JEFFERSON
Vice President and Cashier

ROBERT K. McCURDY
Attorney, Bannon, Howland, McCurdy & Dever

R. VERNON MILLER
President

JOHN D. MONROE
President, The Williams Manufacturing Co.



NEW CARLISLE OFFICE— First National turned the grand opening of the New Carlisle Office building (pictured) into a fund raising project for the New Carlisle Ambulance Fund. First National pledged to donate one dollar for each adult who attended the October 24 opening celebration. The bank, in fact, went one step further and added several hundred dollars to the donation boosting the Ambulance Fund nearly to its goal. Prior to the opening, bank officials announced plans to build a branch office on the Upper Valley Pike area opposite the new Upper Valley Mall. The project has been slated for 1972.

THE FIRST NATIONAL BANK OF SPRINGFIELD

Organized 1864—5 Offices



DONALD J. BISHOP
President

OFFICERS

President
DONALD J. BISHOP

Vice President and Cashier
HARRY A. ARK

Vice Presidents

EMERSON L. SCROGGY
R. GLENN MILLER
A. LANDON SCOTT
ROBERT N. BARE
HOWARD R. ECKELS
Trust Officer

Assistant Vice Presidents

RICHARD E. SNYDER
CLAYTON BROOKS
WILLIAM E. BRINSLEY
GEORGE A. MEALY
JERRY L. STEINER
WILLIAM L. WRIGHT
Branch Manager—Main
Belmont
DONALD E. MEFFORD

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1971	\$ 89.1	\$ 75.5	\$ 45.7	\$ 5,902
1970	79.4	67.9	41.9	5,539
1969	71.8	61.5	38.8	5,242
1968	64.4	55.0	35.7	4,877
1967	62.2	50.7	30.6	4,713

THOMAS E. STINNETT
Branch Manager—South Side
NEAL R. BARTLETT
Branch Manager—New Carlisle

DIRECTORS

HARRY A. ARK
Vice President and Cashier

L. V. BARNES
President, Yost Superior Co.

DONALD J. BISHOP
President

ROBERT A. CARPENTER
President, Carpenter
Lithographing Co., Inc.

RANDOLPH H. DEER
Executive Vice President,
Bonded Oil Co.

J. HAROLD KARR
President, Robbins and Myers,
Inc.

MARTIN A. LEVINE
President, Levine Realty Co.

OSCAR T. MARTIN
Attorney, Martin, Browne,
Hull and Harper

ROBERT A. MCLEMORE,
M.D.
Physician and Surgeon

HOWARD B. NOONAN
Chairman of the Board,
The Kissell Company

REED ROBERTSON
President, Robertson Can Co.

WILLIAM N. SCARFF
Vice President, Scarff's
Nursery

DANIEL R. SHOULIN JR.
President, Bauer Bros. Co.

ROY R. SULTZBACH
Farmer

JAMES S. WILKERSON
Vice President, Kelsey-
Hayes Co.



ROUND TABLE MEETING IN TIFFIN—Kenneth H. Myers, president of First National, (left), discusses the upcoming Bank Directors-Industrialists Round Table Meeting with Robert Moses, vice president, (right), and Charles Fowler, local Tiffin merchant. The men met at the bank before traveling to the Mohawk Golf Club where the meeting was held. The Tiffin banks, in cooperation with the Federal Reserve Bank of Cleveland, sponsored the round table meeting designed to discuss the current business situation in the Tiffin area. Mr. Myers participated in another panel, "Economic Preview of 1971," sponsored in Tiffin by the Tiffin University, Heidelberg College and the Tiffin Kiwanis Club.

FIRST NATIONAL BANK

OF TIFFIN

Organized 1865—2 Offices



KENNETH H. MYERS
President

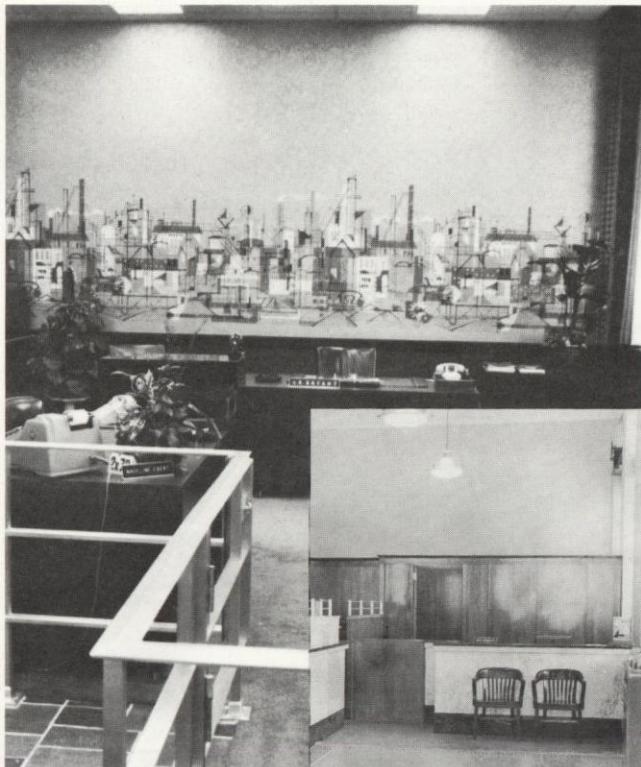
OFFICERS

President
KENNETH H. MYERS
Vice President
R. O. MOSES
Cashier
FRED E. KISHLER
Assistant Cashiers
E. F. ROHRBACH
KATHRYN R. KUEBLER
JAMES L. GILLIG
Branch Manager
RICHARD B. SICKELS

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1971	\$ 23.7	\$ 21.3	\$ 10.1	\$ 1,508
1970	21.8	19.6	9.5	1,413
1969	18.1	16.0	9.2	1,296
1968	17.4	15.5	8.6	1,219
1967	15.6	13.6	7.8	1,159

DIRECTORS

DOYLE H. BALLREICH
President and Treasurer,
Ballreich Bros., Inc.
WILLIAM A. CARRIGAN,
D.D.S.
Dentist
MAX DRAKE
General Manager, Northern
Ohio Breeders Ass'n, Inc.
LEONARD M. GAYDOS,
M.D.
Surgeon
DAVID O. HESSON
President & Co-Publisher, The
Advertiser-Tribune Co.
M. B. LYNN
Retired
WALTER H. MEYER
President, Meyers & Co., Inc.
KENNETH H. MYERS
President
FRIDOLIN SCHWARTZMILLER
Farmer



MAIN OFFICE REMODELED
—More than 500 Fayette County and Central Ohio visitors to Washington Court House attended the open house celebration at First National held following the completion of extensive remodeling of the Main Office. The modern decor with new lighting, flooring, mural and furniture contrast with the old office (inset) in the pictures shown here. Several prizes were awarded by First National to visitors attending the Spring, 1971 open house.

THE FIRST NATIONAL BANK OF WASHINGTON COURT HOUSE

Organized 1930—3 Offices



ALBERT R. BRYANT
President

OFFICERS

President
ALBERT R. BRYANT

Executive Vice President
J. WILLIAM WALLACE

Vice President and Cashier
ROBERT W. TICE

Vice President
DAVID SIX
Branch Manager—Washington Square

Assistant Vice President
DAVID G. LOOKER

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1971	\$ 20.3	\$ 17.8	\$ 7.1	\$ 1,369
1970	18.5	16.4	6.3	1,339
1969	16.1	14.1	5.8	1,249
1968	15.5	13.6	5.5	1,182
1967	15.1	13.1	5.0	1,133

Assistant Cashier
ROBERT E. HARPER

Administrative Officer
MADELINE D. EBERT

JACK M. HAGERTY
Real Estate

LOWELL M. HAYES
Owner, Downtown Drug Store and Farmer

HAROLD F. McCORD
Retired

WALTER L. O'BRIEN
Director, Midland Grocery Company

WILLARD H. PERRILL
Farmer

EDWARD C. VOLLETTE
Manager, Metal Products Division, Armco Steel Corporation

DIRECTORS

ALBERT R. BRYANT
President

J. ROUSH BURTON
Retired

WALTER C. DRIESBACH
Retired

COFFEE BREAK FOR COOKIE JAR—First National's Barbara Sanderson serves as hostess for the bank's coffee hour created to promote the new Cookie Jar Account, the new five per cent time passbook savings plan. Shown here are the Cookie Jar premiums given with the new accounts. During 1971, First National closely studied the chain of events which led to the September closing of the Clinton County Air Force Base in Wilmington, a vital economic change to the community and county. Citizens councils have already drawn up tentative plans for renewed economic development of the 1,400 acres.



THE FIRST NATIONAL BANK OF WILMINGTON

Organized 1853—3 Offices



R. H. OLINGER
President

OFFICERS

President
R. H. OLINGER

Vice President and Cashier
VIRGIL L. BOTTS

Vice President
L. O. EDWARDS

Assistant Vice President
PAUL E. RULON

Assistant Cashier
ADDISON GRIFFITH

Administrative Officer
LOIS HORNEY

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1971	\$ 17.3	\$ 15.4	\$ 8.3	\$ 1,085
1970	15.6	13.8	7.5	1,021
1969	12.5	10.9	6.4	946
1968	11.5	9.9	6.2	908
1967	10.0	8.3	5.8	882

Loan Officer
TIM MURPHY

DARRELL C. FRENCH
Partner, Murphy-Benham Hardware Company

DR. JOHN C. HUTCHENS
Dentist

WILLIAM F. MCCOY
President, Landrum Oil Company

R. H. OLINGER
President

SAM B. RICE
Rice Furniture Store

WILLIAM THOMPSON
Farmer

DIRECTORS

RICHARD BUCHANAN, M.D.
Physician

DR. HOWARD F. EHLERDING
Veterinarian

D. M. FIFE
Farmer

NEW DRIVE-IN OPENED—
 Citizens National
 Chargelettes joined Charles
 Moody (left), president,
 city councilman Gary
 Leasure, and Chamber of
 Commerce president
 Robert Hodous for ribbon
 cutting ceremonies for the
 bank's drive-in facilities on
 May 14. There are three
 stations to handle
 customers' transactions
 through the new,
 convenient pneumatic tube
 system at the Main Office
 in Zanesville.



THE CITIZENS NATIONAL BANK IN ZANESVILLE

Organized 1881—3 Offices



CHARLES B. MOODY
President

OFFICERS

President and Trust Officer
CHARLES B. MOODY

Vice Presidents

DANIEL VAN VOORHIS, III
Cashier

DONALD A. GARRETT
D. E. STOCKUM

Assistant Vice Presidents

JOHN H. BAKER
Assistant Trust Officer

ROBERT J. EMMERT JR.
JOHN O. MONTGOMERY

Assistant Cashiers

L. JOHN FANTIN
HARRY L. FLOWERS
Manager—North Office

YEAR END	TOTAL ASSETS	TOTAL DEPOSITS (millions)	TOTAL LOANS	TOTAL CAPITAL FUNDS (thousands)
1971	\$ 41.6	\$ 35.8	\$ 18.6	\$ 3,262
1970	36.0	30.9	17.2	2,958
1969	32.8	27.5	16.0	2,729
1968	30.5	26.1	15.0	2,618
1967	28.7	24.6	13.7	2,498

J. THOMAS FRENCH
GEORGE R. HUTCHESON
Manager—South Office

NELSON MCCOY
President, Nelson McCoy
Pottery Co.

DIRECTORS

WILLIS B. BAILEY
President, Bailey Drug Co.

FRED W. BAKER
Partner, Baker Bros.
Wholesale Grocery

HIRAM HECK
Vice President, Ayers Mineral
Co.

RALPH E. HENNESSEY
President, Putnam Transfer &
Storage Co.

PAUL E. HUPP
President, Hupp-Wilbert Vault
Co.

CHARLES B. MOODY
President & Trust Officer

W. D. MURPHY
Retired

WILLIAM B. SMITH, M.D.
Physician

H. V. TOM
President and General
Manager, The Credit Bureau,
Inc.

DANIEL VAN VOORHIS, III
Vice President & Cashier

BANCOHIO CORPORATION

OFFICERS

PHILIP F. SEARLE

President

JOHN W. WOLFE

Vice President

OPERATIONS AND ADMINISTRATION

JOHN L. BURGOON

Senior Vice President, Secretary and Treasurer

ROBERT F. WEBER

Vice President

SHIRLEY I. BRIGHTWELL

Assistant Treasurer

Accounting

PHILIP A. GOLDSLAKER

Comptroller

O. IACOBONI

Staff Officer

Accrual

DELBERT JOHNSON

Staff Officer

Auditing

PETER D. WEBSTER

Auditor

RICHARD ADCOCK

Assistant Auditor

JAMES MURPHY

Assistant Auditor

Data Processing

RALPH L. HUGHES

Vice President and Director of Data Processing

Operations Liaison

LESTER VINCENT

Operations Officer

Personnel

HAROLD M. HAAS

Assistant Vice President

INVESTMENT DEPARTMENT

GREENVILLE T. PACE

Senior Vice President

WILLIAM J. KIENLE

Investment Officer

JOHN GRACE

Investment Officer

CREDIT SERVICES DEPARTMENT

JAMES C. HOOVER

Vice President

Administration

JAMES W. McNAMEE

Vice President

Affiliate Liaison

WILLIAM N. DEARTH

Vice President

JOHN TAVENER

Vice President

GEORGE APELIAN

Assistant Vice President

JAMES R. ANSPAUGH

Loan Officer

Consumer Loan Coordination

C. WADE TERRY

Vice President

W. ALEX COOK

Loan Officer

BANK AFFILIATIONS

KEN K. FEINTHEL

Vice President

CORPORATE DEVELOPMENT

T. E. PENNING

Vice President

MARKETING AND BUSINESS DEVELOPMENT

JAMES W. WENTLING

Vice President, Economist and Director of Marketing

DENNIS. J. MILLER

Staff Officer and Director of Sales Training

LEGAL AND REGULATORY

ROBERT M. EDWARDS

Vice President

DIRECTORS

RICHARD A. BOREL

Retired Chairman of the Board, WBNS-TV, Inc. (retired December 31, 1971)

JOHN M. CAREN

General Counsel of the Corporation

EDWARD A. HANF

Retired Senior Vice President and Treasurer of the Corporation

DERROL R. JOHNSON

Chairman of the Board of the Corporation

VINCENT H. JOHNSON

Chairman of the Board and Chief Executive Officer, Akron National Bank and Trust Company

GEORGE W. KAUFFMAN

President, Kauffman-Lattimer Co. (elected January 12, 1972)

HENRY M. O'NEILL SR.

Chairman of the Board of the Seven-Up Company of Columbus

GREENVILLE T. PACE

Senior Vice President of the Corporation

PHILIP F. SEARLE

President of the Corporation

LELAND A. STONER

Chairman of the Board of The Ohio National Bank of Columbus

EDGAR T. WOLFE JR.

Vice President of The Dispatch Printing Company

JOHN W. WOLFE

Vice President of the Corporation

PRESTON WOLFE

President of The Dispatch Printing Company

THE FIRST NATIONAL BANK OF WILMINGTON • THE CITIZENS NATIONAL BANK IN ZANESVILLE • NATIONAL BANK & TRUST COMPANY • THE LOGAN COUNTY BANK, BELLEFONTAINE • THE FIRST NATIONAL BANK OF CIRCLEVILLE • THE OHIO STATE BANK, COLUMBUS • FIRST NATIONAL BANK OF COSHOCTON • FIRST NATIONAL BANK OF JACKSON • THE KENTON SAVINGS BANK, KENTON • THE HOCKING VALLEY NATIONAL BANK OF LONDON • THE FIRST NATIONAL BANK OF MARYSVILLE • THE ADAMS BANK, MILLERSBURG • FIRST NATIONAL BANK OF NEWARK • THE PERRY COUNTY BANK, NEW LEXINGTON • THE CITIZENS BANK OF SPRINGFIELD • FIRST NATIONAL BANK OF TIFFIN • THE FIRST NATIONAL BANK OF WASHINGTON IN ZANESVILLE • THE OHIO NATIONAL BANK OF COLUMBUS • AKRON NATIONAL BANK & TRUST COMPANY • FIRST NATIONAL BANK OF CHILLICOTHE • THE SECOND NATIONAL BANK OF CIRCLEVILLE • THE OHIO NATIONAL BANK OF EAST PALESTINE • THE FIRST NATIONAL BANK OF JACKSON • THE FARMERS AND MERCHANTS BANK OF LOGAN • THE FIRST NATIONAL BANK OF LONDON • THE COMMUNITY BANK, MOUNT VERNON • THE COMMUNITY BANK, NAPOLEON • THE FIRST NATIONAL BANK OF PERRYSBURG • THE NATIONAL BANK OF PORTSMOUTH • THE FIRST NATIONAL BANK OF SPRINGFIELD • FIRST NATIONAL BANK OF WILMINGTON • THE CITIZENS NATIONAL BANK IN ZANESVILLE • THE OHIO NATIONAL BANK, BELLEFONTAINE • THE FIRST NATIONAL BANK OF CADIZ • THE FIRST NATIONAL BANK OF CIRCLEVILLE • THE FIRST NATIONAL BANK OF COSHOCTON • THE FIRST NATIONAL BANK OF DELAWARE • THE FIRST NATIONAL BANK, KENTON • THE HOCKING VALLEY NATIONAL BANK OF LANCASTER • THE FARMERS AND MERCHANTS BANK, MARYSVILLE • THE ADAMS BANK, MILLERSBURG • THE KNOX COUNTY SAVINGS BANK, MOUNT VERNON • THE CITIZENS BANKING COMPANY, PERRYSBURG • THE NATIONAL BANK OF TIFFIN • THE FIRST NATIONAL BANK OF WASHINGTON COURT HOUSE • THE FIRST NATIONAL BANK OF COLUMBUS • AKRON NATIONAL BANK & TRUST COMPANY • THE LOGAN COUNTY BANK, BELLEFONTAINE • SECOND NATIONAL BANK OF CIRCLEVILLE • THE OHIO STATE BANK, COLUMBUS • FIRST NATIONAL BANK OF EAST PALESTINE • THE FIRST NATIONAL BANK OF JACKSON • THE KENTON SAVINGS BANK, KENTON • THE FIRST NATIONAL BANK OF LONDON • THE FIRST NATIONAL BANK OF MARYSVILLE • THE COMMUNITY BANK, NAPOLEON • THE FIRST NATIONAL BANK OF NEWARK • THE PERRY COUNTY BANK OF PORTSMOUTH • THE FIRST NATIONAL BANK OF SPRINGFIELD • FIRST NATIONAL BANK OF TIFFIN • THE CITIZENS NATIONAL BANK IN ZANESVILLE • THE OHIO NATIONAL BANK OF COLUMBUS • THE FIRST NATIONAL BANK OF CADIZ • THE FIRST NATIONAL BANK OF CHILLICOTHE • THE SECOND NATIONAL BANK OF COSHOCTON • THE FIRST NATIONAL BANK OF DELAWARE • THE FIRST NATIONAL BANK OF EAST PALESTINE • THE HOCKING VALLEY NATIONAL BANK OF LANCASTER • THE FARMERS AND MERCHANTS BANK, MILLERSBURG • THE ADAMS BANK, MILLERSBURG • THE KNOX COUNTY SAVINGS BANK, MOUNT VERNON • THE CITIZENS BANKING COMPANY, PERRYSBURG • THE NATIONAL BANK OF NEW LEXINGTON • THE CITIZENS BANKING COMPANY, PERRYSBURG • THE NATIONAL BANK OF